TABLE OF CONTENTS

Letter of Transmittal 3
Report of Commissioner of Banking to State Board of Financial Institutions 4
Description of Activities 5
Organizational Chart 6
Financial Summary, Fiscal Year 1983-84 6
South Carolina State Trust Company, June 30, 1984 7
South Carolina State Banks, June 30, 1984
Unit Banks 8
Banks Operating Branches 9
Changes in South Carolina State Banks During Fiscal Year 1983-84 21
Capital Stock Changes in South Carolina State Banks
During Fiscal Year 1983-84 23
Comparative Statement of Condition of South Carolina State Banks 24
Abstract of All Called Reports of South Carolina State Banks
Made During Fiscal Year 1983-84 25
Comparative Abstract (Showing Condition of State Banks,
Cash Depositories, and Private Banks in South Carolina
at the Close of Business on Dates Named) 26
Distribution of Income and Expenses of South Carolina State Banks
(As Percentages of Total Income) 27
Analysis of Income and Expenses of South Carolina State Banks
(Comparative Percentages of Income, Expenses, Gains, and Losses
for Years Indicated Based on Assets, Deposits, or Capital Funds
at End of Years Indicated) 28
Condition Statements of South Carolina State Banks, June 30, 1984 29
South Carolina State Savings and Loan Associations, June 30, 1984 48
Changes in South Carolina State Savings and Loan Associations
During Fiscal Year 1983-84 49
Comparative Statement of Condition of South Carolina State
Savings and Loan Associations 49
Condition Statements of South Carolina State Savings and Loan
Associations, June 30, 1984 50
South Carolina State Credit Unions, June 30, 1984 55
Changes in South Carolina State Credit Unions During Fiscal Year 1983-84 56
Funeral Homes in South Carolina Licensed to Sell Preneed
Burial Contracts, June 30, 1984 57
Changes in Funeral Home Licensees During Fiscal Year 1983-84 59

Reports of Director of Consumer Finance Division to State Board of
Financial Institutions
Restricted Licensees 60
Schedule B — Balance Sheet 61
Schedule C — Statement of Income and Expenses 62
Schedule D — Reconciliation of Surplus or Net Worth 63
Schedule E — Analysis of Assets Used and Useful in Consumer Finance Business 63
Schedule F — Analysis of Loans — Consumer Finance Business 64
Schedule G — Suits, Possession and Sale of Chattels 65
Analysis of Cost of Making and Acquiring Loans — Consumer Finance Business 65
Analysis of Expense Per Account — Consumer Finance Business 65
Comparison Figures, Annual Reports — 1977-83 66
Supervised Licensees 67
Schedule A — Balance Sheet 68
Schedule B — Statement of Income and Expenses 69
Schedule C — Analysis of Loans Made 70

LETTER OF TRANSMITTAL

To the Honorable Richard W. Riley, Governor
and Members of the General Assembly:

As required by law, we are pleased to submit the Seventy-Eighth Annual Report of the State Board of Financial Institutions for the fiscal year ending June 30, 1984.

Respectfully submitted,

Grady L. Patterson, Jr., *Chairman*
Raymond S. Caughman
Edward J. Coury
T. Rhett Evatt
James R. Fowler
Norma Givens
Guy S. Hutchins, Jr.
Charles A. Laffitte, Jr.
B. E. McLain

September 5, 1984
Columbia, South Carolina

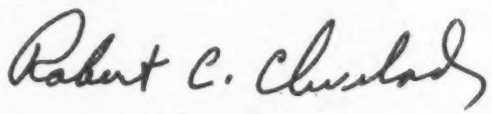
REPORT

To the State Board of Financial Institutions:

In compliance with your instructions, I am pleased to present herewith the Seventy-Eighth Annual Report of the Examining Division of the State Board of Financial Institutions, covering the fiscal year July 1, 1983 through June 30, 1984. The schedules and abstracts included contain pertinent information relating to the operation, changes, and condition of banks, trust companies, savings and loan associations, and credit unions under the supervision of the State Board of Financial Institutions; and comparative abstracts reflect the changes in the resources during this period. A list of funeral homes that are licensed to sell preneed burial contracts is included.

Also included in this report are the annual reports of the Consumer Finance Division of the State Board of Financial Institutions, covering the period January 1, 1983 through December 31, 1983.

Respectfully submitted,



Robert C. Cleveland
Commissioner of Banking

September 5, 1984
Columbia, South Carolina

STATE BOARD OF FINANCIAL INSTITUTIONS

Description of Activities

I. Administration

Nine member Board that meets monthly. The State Treasurer is Chairman and ex officio member. The Board acts upon applications for new banks, trust companies, savings and loan associations, credit unions, consumer finance licenses, and preneed burial contract licenses to funeral home directors. Also, it acts on applications for branches of banks, savings and loan associations, and credit unions. Issues regulations and instructions relating to supervision of financial institutions under its control.

II. Examining Division

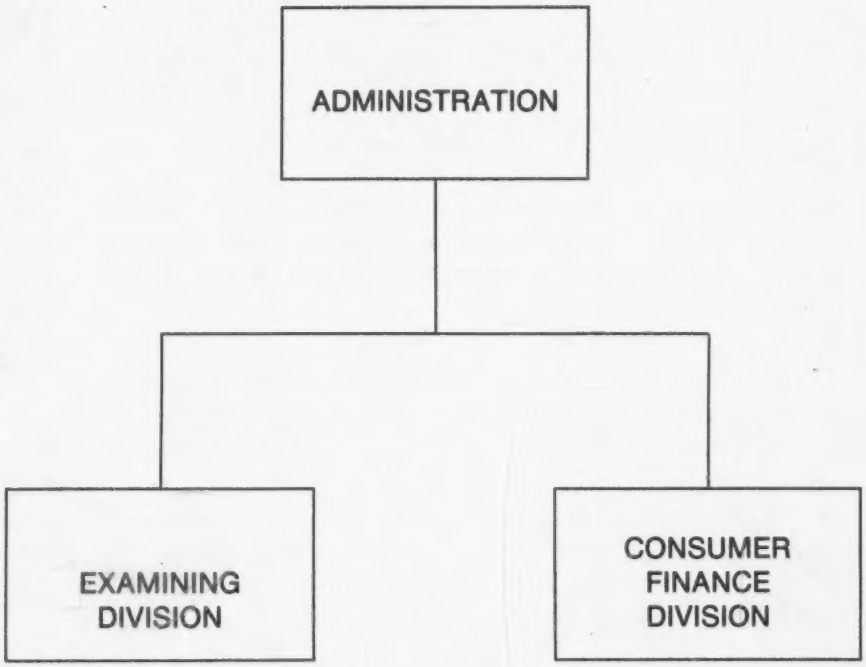
The Commissioner of Banking, who reports to the State Board of Financial Institutions, is in charge of this division which examines and supervises banks, trust companies, savings and loan associations, credit unions, and issues licenses to funeral home directors who sell preneed burial contracts and maintains records concerning the sale of such contracts. Makes investigations for new bank, trust company and savings and loan association charter applications and investigations for branch applications. Reviews bank reports of examination made by Federal Deposit Insurance Corporation. Through examination procedures, keeps the State Board of Financial Institutions advised of the condition of financial institutions under its control. In constant contact with these institutions. Makes call on banks and trust companies four times annually for report of condition, and earnings and dividend report for banks quarterly and for trust companies semiannually. Makes call on savings and loan associations twice annually and credit unions semiannually. Compiles annual report of these institutions as required by statutory law. Determines if State laws, rules and regulations, and instructions of the Board are complied with, and reports criminal violations to the Board.

III. Consumer Finance Division

Division head is a Director, who reports to the State Board of Financial Institutions. This division examines and supervises consumer finance companies licensed under Title 34, Chapter 29, Code of Laws of South Carolina, 1976, as amended (Section 34-29-10 et seq) "Consumer Finance Law" and Title 37 "Consumer Protection Code" (Section 37-3-500 et seq) "Supervised Loans". Conducts hearings on applications for new licenses, investigates complaints filed, checks death claims of borrowers who are

deceased, compiles annual report as required by the aforementioned laws, and keeps the Board of Financial Institutions fully informed of problems and violations of the laws, regulations and instructions of the Board.

ORGANIZATIONAL CHART



FINANCIAL SUMMARY
FISCAL YEAR 1983-84

	Appropriated State Funds	Expenditures	Lapsed Funds	Revenue	Excess of Revenue Over Expenditures
Administration	$ 18,533.00	$ 17,530.44	$ 1,002.56	—	$(17,530.44)
Examining Division	708,570.00	670,652.36	37,917.64	735,052.00	64,399.64
Consumer Finance Division	274,265.00	261,201.26	13,063.74	337,253.00	76,051.74
Total	$1,001,368.00	$949,384.06	$51,983.94	$1,072,305.00	$122,920.94

SOUTH CAROLINA STATE TRUST COMPANY
JUNE 30, 1984

Location	Name	Officer in Charge
Conway	The Trust Company of the South Chartered August 20, 1981	E. F. Lucas, III

CONDITION STATEMENT
JUNE 30, 1984

ASSETS:	
Cash and cash items	$ —
Demand deposits due from depository institutions	252,160
Time deposits due from depository institutions	—
Investments	573,879
Other assets	543,107
Total Assets	$1,369,146
LIABILITIES:	
Executor, administrator, guardian, trustee, and similar accounts	$1,005,343
Agency, custodian, escrow, safekeeping, and similar accounts	—
Employee benefit accounts	86,225
Total Trust Accounts	$1,091,568
Other liabilities	476
Common stock	250,000
Surplus	2,118
Undivided profits and reserves	24,984
Total Liabilities and Equity Capital	$1,369,146

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984

Unit Banks

Location	Name of Bank	President	Officer in Charge
Bethune	The Bank of Bethune	Emily W. Best	Emily W. Best, Pres. & Cash.
Chesnee	Chesnee State Bank	H. M. Arthur	W. R. Finger, Ex. V. P.
Estill	The Exchange Bank	R. M. Laffitte	R. M. Laffitte, Pres.
Greeleyville	Bank of Greeleyville	Robert W. Jonte	Robert W. Jonte, Pres. & Cash.
Heath Springs	The Bank of Heath Springs	W. H. Bridges	W. H. Bridges, Pres. & Sec. Off.
Jefferson	Bank of Jefferson	D. H. Douglass, Jr.	D. H. Douglass, Jr., Pres. & Chm. of Board
Johnsonville	Johnsonville State Bank		Ivan E. Hanna, Ex. V. P.
McCormick	The Dorn Banking Company	G. J. Sanders, Jr.	G. J. Sanders, Jr., Pres.
Ridgeway	Bank of Ridgeway	William A. Harwell	William A. Harwell, Pres. & Sec. Off.
Summerton	Bank of Summerton	T. I. Walker	Charles N. Plowden, Jr., Chm. of Board
Surfside Beach	Waccamaw State Bank	James O. Frye	James O. Frye, Pres. & Chief Ex. Off.
Walhalla	Blue Ridge Bank of Walhalla	Tim O. Hall, Jr.	Tim O. Hall, Jr., Pres., Chief Ex. Off., & Chm. of Board
Westminster	Bank of Westminster	M. T. Abbott	M. T. Abbott, Pres. & Sec. Off.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Allendale	Carolina Commercial Bank	Henry S. Laffitte	Henry S. Laffitte, Pres.
	Branches:		
	In-Town — Drive-In		
	Fairfax		Woodrow Williams, Asst. Cash.
Andrews	Andrews Bank and Trust Company	George R. Geer, Jr.	George R. Geer, Jr., Pres. & Chm. of Board
	Branches:		
	Georgetown		Carol Jayrne, Br. Mgr.
	Georgetown — Maryville		
	Murrells Inlet		Kay Benton, Mgr.
	Pawleys Island		H. G. Tarbox, Jr., V. P.
Belton	Capital Bank and Trust	James R. Fowler	James R. Fowler, Pres. & Trust Off.
	Branches:		
	In-Town — Anderson Street		Billy Jo Hall, Asst. Cash.
	In-Town — McGee Way		Horace Hudson, V. P. & City Ex.
	Anderson — Belton Highway		Arnold Comer, Asst. V. P. & City Ex.
	Honea Path		B. John Collins, Jr., Asst. V. P. & City Ex.
	Piedmont — Piedmont Center		Samuel J. Fretwell, Jr., V. P. & City Ex.
	Williamston		R. Dean Thompson, Asst. V. P. & City Ex.
	Williamston — Five Points		R. Dean Thompson, Asst. V. P. & City Ex.
Bishopville	The Peoples Bank	Anna Baskin Mayes	Anna Baskin Mayes, Pres. & Chief Ex. Off.
	Branch:		
	In-Town — South Main Street		Nancy S. Jennings, Asst. V. P.
Clinton	M. S. Bailey & Son, Bankers	James Von Hollen	James Von Hollen, Pres.
	Branches:		
	In-Town — Copeland Plaza		Norman W. Dixon, Asst. V. P.
	In-Town — South Broad Street		Norman W. Dixon, Asst. V. P.
	Laurens		John W. Dickens, V. P. & City Ex.
Columbia	Bankers Trust of South Carolina	Julian B. Turner	W. W. Johnson, Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Assembly Street		
	In-Town — Columbia Mall Night Depository		
	In-Town — Dentsville		Eddie Wingard, Asst. V. P.
	In-Town — Dutch Brook		Tommy Cooke, V. P.
	In-Town — Dutch Square ATM		
	In-Town — Eau Claire		Barbara Eiker, Asst. V. P.
	In-Town — Forest Acres		Stan Rhinehart, Asst. Cash.
	In-Town — Millwood		Wendell Sutton, Asst. V. P.
	In-Town — Rivermont		Mary M. Johnson, Asst. V. P.
	In-Town — Spring Valley		Ann Kinney, Branch Mgr.
	In-Town — St. Andrews		Mary Wilkins, Branch Mgr.
	In-Town — St. Andrews — Richardson Plaza		Livingston Truluck, Asst. V. P.
	In-Town — Sumter Highway		Mark Cowan, Asst. Cash.
	In-Town — USC ATM		

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Abbeville		Steven White, V. P.
	Abbeville — South Abbeville		Don Sherard, Asst. Cash.
	Aiken		Tom Camp, V. P.
	Aiken — Augusta Road		Chip Wilson, Asst. Cash.
	Aiken — South Aiken		Jim Zimmerman
	Anderson		Ed Hazel, Sr. V. P.
	Anderson — North Anderson		Luther Bergen, Asst. V. P.
	Anderson — West Anderson		Marion O'Barr, V. P.
	Barnwell		Frank D. Croft, V. P.
	Barnwell — Tri-County		Kay Still, Asst. V. P.
	Batesburg		Wayne Padgett, V. P.
	Batesburg — Batesburg Plaza		Julian Bland, Asst. Cash.
	Beaufort		Mike Simms, V. P.
	Beaufort — Burton		Jim Neighbors, Asst. V. P.
	Calhoun Falls		Donald Rochelle, Asst. Cash.
	Cayce		Margie Seabrook, Asst. Cash.
	Charleston		Winfield Sapp, Sr. V. P.
	Charleston — Ashley River Road		Buck Inabinet, Asst. Cash.
	Charleston — Medical Center		Barbara Smith, Asst. Cash.
	Charleston — West Ashley		Daryl Milligan, Asst. Cash.
	Clemson ATM		
	Florence		Roger Whaley, Sr. V. P. & Trust Off.
	Florence — Florence Shopping Mall		Jerry A. Vereen, Asst. V. P.
	Florence — South Park Mall		Tom Gasque, Asst. Cash.
	Goose Creek		
	Greenville		Mack Whittle, Sr. V. P.
	Greenville — Augusta Road		Mary Jordan, Asst. Cash.
	Greenville — Berea		Arthur Williams, Asst. V. P.
	Greenville — Donaldson		Joe Sanders, V. P.
	Greenville — Furman		Shirley DeWitt, Branch Supvr.
	Greenville — Greenville Mall		Kathy Goodson, Asst. Cash.
	Greenville — Haywood Road		Jim May, Asst. V. P.
	Greenville — North Hills		Ernest Irby, Asst. V. P.
	Greenville — Park Place		Bobby Lister, V. P.
	Greenville — Pendleton Street		David White, V. P.
	Greenville — Pleasantburg		Faye Noland, V. P.
	Greenville — South Church Street		Robert Sands, Asst. V. P.
	†Greenville — Textile Hall		
	Greenville — Wade Hampton		Donald Smith, Asst. V. P.
	Greenwood		Bill Stevens, Sr. V. P.
	Greenwood — Cross Creek		
	Greenwood — Highway 72 Bypass		Bill Crosby, V. P.
	Greenwood — Mathews		Tom Talbert, V. P.
	Greenwood — Montague		Byron Burns, Asst. V. P.
	Greer — Main Street		Robert E. Woodward, Asst. V. P.
	Greer — Poinsett Street		Edward Timmerman, V. P.
	Hilton Head Island		Carlos Evans, Sr. V. P.
	Hilton Head Island — North Island		Virgil Moore, Asst. Cash.
	Inman		Richard Marcengill, Branch Mgr.
	Joanna		Frances Evans, Asst. Cash.
	Johns Island		Chric Claussen, Asst. Cash
	Johnston		Forrest Edwards, V. P.
	Johnston — Lee Street		Forrest Edwards, V. P.
	Langley		Sam Smith, Asst. V. P.
	Lexington — Oak Grove		Gary Hassen, Asst. Cash.
	Lynchburg		Ted Coleman, Asst. V. P.
	Mauldin		Barry Aughtry, V. P.

† Temporary Seasonal Facility — open during the International Textile Exhibition

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Mount Pleasant		Ken Clair, Asst. Cash.
	Myrtle Beach		Luther Allen, V. P.
	Myrtle Beach Main		Tom Anderson, Sr. V. P.
	Myrtle Beach — North Kings Highway		Sebron Y. Hood, Asst. Cash.
	Myrtle Beach — Outlet Park Night Depository		
	Myrtle Beach — South Kings Highway		Steve Brunson, Asst. Cash.
	New Ellenton		Larry Ricks, V. P.
	Newberry		Jimmy Watson, V. P.
	Newberry — Bypass		Jimmy Watson, V. P.
	Newberry — Main Street		Jimmy Watson, V. P.
	Ninety Six		Ray Berry, V. P.
	North		Zack E. Livingston, Asst. V. P.
	North Augusta		Wes Wilber, V. P.
	North Augusta — Martintown Road		Pickens Brown, Asst. V. P.
	North Augusta — West Avenue		Wes Wilber, V. P.
	North Charleston		Mike Crapps, Asst. Cash.
	North Charleston — Northwoods		Barbara Baker, Asst. Cash.
	Orangeburg		Flynn Bowie, Sr. V. P.
	Orangeburg — Court House Square		Larry Hunter, V. P.
	Orangeburg — Mall		George Fogle, Asst. V. P.
	*Parris Island		Evelyn Willard, Branch Supvr.
	Pendleton		Phillip C. Cahaly, V. P.
	Pickens		Jim Vaughn, V. P.
	Ridge Spring		John Cullum, Asst. Cash
	Saluda		Frank Addy, Sr. V. P.
	Saluda — North Main		Ruth Crout, Asst. V. P.
	Seneca		Jack Agee, V. P.
	Seneca — Oconee Square		Lula Mize, Branch Supvr.
	Simpsonville		Carol Whatley, V. P.
	Six Mile		Avanelle W. Powell, Mgr.
	Spartanburg		Ernie Kluttz, Ex. V. P.
	Spartanburg — Duncan Park		Pat Crowley, Asst. Cash.
	Spartanburg — Hearon Circle		George Young, Asst. V. P.
	Spartanburg — Hillcrest		Grier Bomar, Asst. Cash.
	Spartanburg — Pinewood		Peggy Swingle, Asst. V. P.
	Spartanburg — Reidville Road		Tom Wright, Asst. V. P.
	Spartanburg — Westgate ATM		
	Sumter		Mac Rivers, V. P.
	Taylors		Janet Hipp, Asst. Cash.
	Wagener		Kenneth Dillard, Asst. V. P.
	Ware Shoals		Mary P. Pearman, V. P.
	West Columbia		Patrick H. Riddick, V. P.
	West Columbia — Airport		John Carter, Asst. Cash.
	West Columbia — Sunset Court ATM		
	West Columbia — West End Square ATM		
	Whitmire		Virginia Yarborough, Asst. V. P.
	Woodruff		Steve Hiott, Asst. Cash.
Columbia	First-Citizens Bank and Trust Company of South Carolina	Frank R. Holding	Robert W. Braswell, Ex. V. P.
	Branches:		
	In-Town — Blue Cross and Blue Shield ATM		

* Military Facility

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	In-Town — Columbia Athletic Club ATM		
	In-Town — Dentsville		F. Wayne Lovelace, V. P.
	In-Town — Forest Lake		Russell A. McCoy, III, Asst. Cash.
	In-Town — Harbison		
	In-Town — Installment Loan		
	In-Town — Lady Street		Stanford W. Dawsey, V. P.
	In-Town — Middleburg Office Park		Sam Kinon, Asst. Cash. & Br. Mgr.
	In-Town — North 21		James H. Baker, III, V. P.
	In-Town — Park and Lady Street		Dorothy Bankhead, Administrative Asst.
	In-Town — Rosewood		Patrick C. McMasters, Asst. V. P.
	In-Town — St. Andrews		Bob Woods, Asst. V. P.
	In-Town — Sumter Highway		Susan F. Duvall, Asst. Cash.
	Aiken		
	Beech Island		Ronald S. Noblett, V. P. & Reg. Supvr.
	Belvedere		Harry B. Mertins, V. P. & City Ex.
	Boiling Springs		Donna T. Sams, Asst. Cash.
	Charleston		Thomas P. Noland, V. P. & Br. Coordinator
	Charleston — Folly Road Shopping Center		William H. McDaniel, Asst. V. P. & Sec. Off.
	Charleston — Highway #7		Clifton Diffenderfer, Asst. V. P.
	Charleston — Oak Ridge Plaza		Thomas H. Randall, Asst. Cash.
	Cheraw		J. Herbert Foster, V. P. & City Ex.
	Cheraw — West Cheraw		Helmtraud Abel, Br. Mgr.
	Chesterfield		Emsley A. Laney, V. P. & City Ex.
	Chesterfield — West Main Street		Emsley A. Laney, V. P. & City Ex.
	Clio		Derry W. McCormick, Asst. V. P. & City Ex.
	Conway — Main Office		Robert A. Siceloff, III, V. P. & City Ex.
	Conway — North Main		
	Dillon		Charles R. Vance, III, V. P.
	Dillon — North 301		Stephen S. Jacobs, Asst. Cash.
	Dillon — South of the Border		Bobbie K. Bracey, Asst. Cash.
	Eastover		Jack G. Teasley, Asst. V. P.
	Florence		D. Leroy Bailey, Jr., V. P. & City Ex.
	Georgetown		James A. Shuford, III, V. P. & City Ex.
	Great Falls		Evans M. Vaughn, V. P. & City Ex.
	Great Falls — Dearborn Street		Mary Cecil Monteith, Asst. V. P.
	Greenville		Robert L. Ballenger, V. P.
	Greenville — Augusta Road		
	Greenville — Pleasantburg		John A. Morris, Asst. Cash.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Greenville — Wade Hampton		Robert D. Brown, Asst. Cash.
	Greenville — White Horse Road		Jill Simmons, Asst. Cash.
	Irmo		Jim Holcombe
	Jackson		L. Walker Padgett, Asst. V. P. & City Ex.
	James Island		William H. McDaniel, Asst. V. P. & Sec. Off.
	Kershaw		Don Gardner, City Ex.
	Lake View		Jack A. Stanley, V. P. & City Ex.
	Lancaster		Jerry Williams, V. P. & City Ex.
	Lancaster — Main Street ATM		
	Lancaster — Eastgate		Benny Mackey, Asst. Cash.
	Lancaster — Westgate		Benny Mackey, Asst. Cash.
	Landrum		
	Lyman		
	Mauldin		Ted G. Sanders, V. P.
	Mount Pleasant		Victor A. Salvo, Jr., Mgr.
	Nichols		H. T. Floyd, V. P. & City Ex.
	North Charleston		Williard S. Hewitt, Asst. V. P.
	North Charleston — Northwoods Mall		Robert F. Townsend, Asst. Cash.
	Pacolet		Gary E. McMahan, Asst. V. P.
	Pageland		C. Hamilton Hutto, Asst. V. P.
	Pageland — Downtown		Rae Fale, Head Teller
	Saluda		C. Larry Haynes, Asst. V. P. & City Ex.
	Spartanburg		Darrelene G. Mabry, Asst. V. P.
	Spartanburg — Asheville Highway		Catherine G. Dunnaway, Asst. Cash.
	Spartanburg — Hillcrest		Terry K. Phillips, Asst. V. P.
	Spartanburg — Pine Street		Nell Hanna, Asst. Cash.
	Spartanburg — Westgate		Pat G. Patterson, Asst. Cash.
	Trenton		Grace H. Satcher, Asst. V. P. & City Ex.
	West Columbia		J. Doyle Pinholster, V. P.
	West Columbia — NCR Plant ATM		
Columbia	First Palmetto State Bank and Trust Company	Carl L. Brazell	Carl L. Brazell, Pres., Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Bush River Road		Richard E. Bennett, Asst. V. P.
	In-Town — Eau Claire		Carolyn C. Scott, Asst. Cash.
	In-Town — East Columbia		Peggy P. Stork, Asst. V. P.
	West Columbia		Phillip H. Gibson, Asst. V. P.
Columbia	Victory Savings Bank	Thomas E. Felder	Thomas E. Felder, Pres.
	Branches:		
	In-Town — Farrow Road		Marion J. Johnson, V. P.
	In-Town — Harden Street		Roxie Fore, Branch Mgr.
Ehrhardt	Enterprise Bank of South Carolina	W. H. Varn, Jr.	W. H. Varn, Jr., Pres.
	Branch:		
	Walterboro		T. Wallace McCord, V. P.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Elloree	The Bank of Elloree	R. M. Griffith	R. M. Griffith, Pres.
	Branch:		
	Santee		Michael F. Evans, Branch Mgr.
Fairfax	Allendale County Bank	Walker R. Harter	Walker R. Harter, Pres., Chm. of Board, Chief Ex. Off. & Audit Off.
	Branches:		
	In-Town — Drive-up		
	Allendale		H. O. Wilson, Jr., Sr. V. P. & Mgr.
Greenville	Community Bank	W. H. Parks	W. H. Parks, Pres.
	Branches:		
	In-Town — Berea		Bill Roughton, Asst. Cash.
	In-Town — Community Expressbank		Janie Bridges, Asst. V. P.
	In-Town — East North Street		Jim Chapman, Asst. V. P.
	In-Town — Mills Avenue		Kay Gray, Asst. Cash.
	In-Town — Operations Center ATM		
	In-Town — Pleasantburg		Janie Bridges, Asst. V. P.
	In-Town — Wade Hampton		Ed Johnson, Asst. Cash.
	Easley		Ken Buffington, Sr. V. P.
	Greer		J. William Hughes, V. P.
	Simpsonville		Danny Thomason, V. P.
Greenville	Southern Bank and Trust Company	H. J. Almers, Jr.	Sam H. Hunt, Jr., Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Berea		Jerry Robertson, Asst. V. P.
	In-Town — East North Street Drive-In		
	In-Town — Eastside		Boyce Benjamin, Asst. V. P. & Br. Mgr.
	In-Town — Grove Road		Tim Thigpen, Asst. Cash. & Br. Mgr.
	In-Town — Haywood Road		Bob Barber, Asst. V. P. & Br. Mgr.
	In-Town — McAlister Square		Dan Bainden, Asst. V. P. & Br. Mgr.
	In-Town — Northside		Ben Hagood, Asst. Cash. & Br. Mgr.
	In-Town — Operations Center ATM		
	In-Town — Powdersville		R. Glymph Childress, Asst. Cash. & Br. Mgr.
	In-Town — South Pleasantburg Drive		Margaret T. Roggy, Asst. V. P. & Br. Mgr.
	In-Town — Wade Hampton		Boyce Benjamin, Asst. V. P. & Br. Mgr.
	In-Town — West Greenville		Jim Dunit, Asst. Cash. & Br. Mgr.
	Anderson — Highway 81		Phil Pressly, Asst. V. P.
	Anderson — Market Place		Sue A. Grimes, Br. Mgr.
	Anderson — N. Main Street ATM		
	Anderson — T. C. Vandiver		David King, V. P. & City Ex.
	Barnwell		Mildred Long, Asst. V. P.
	Bennettsville		J. B. Schwiers, Asst. V. P. & City Ex.
	Blacksburg — Dr. T. A. Campbell		V. Stephen Moss, V. P. & City Ex.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Blackville		Richard A. Creech, V. P. & City Ex.
	Branchville		Villa D. Thompson, V. P. & City Ex.
	Chapin		David Bowers, V. P. & City Ex.
	Charleston — Citadel Mall		Marlene Willis, Br. Mgr.
	Charleston — James Island		Robert F. Townsend, Jr., Asst. Cash. & Br. Mgr.
	Charleston — King at Queen		P. Wilson Wright, Jr., V. P. & City Ex.
	Charleston — Savannah Highway		W. King Richardson, Jr., Asst. V. P. & Br. Mgr.
	Chester		J. W. Simril, V. P. & City Ex.
	Chester — Chester Mall		Clara Jacobs, Br. Mgr.
	Chester — Saluda Street		William H. White, Asst. Cash.
	Clover		James C. Harris, Jr., V. P. & City Ex.
	Columbia — Clusters		Gail Acuff, Asst. Cash. & Br. Mgr.
	Columbia — Columbia Northeast		Jeff Thomason, Br. Mgr.
	Columbia — Main Street		Alfred H. Barnett, III, V. P. & City Ex.
	Columbia — North Pointe		Jeff Thomason, Br. Mgr.
	Columbia — Woodhill Mall		James E. Poston, Jr., Asst. V. P. & Br. Mgr.
	Columbia — Woodhill Mall Night Depository		
	Easley		William H. Grant, Jr., V. P. & City Ex.
	Easley — Fleetwood		William H. Grant, Jr., V. P. & City Ex.
	Easley — Peachtree		Tim Gentry, Br. Mgr.
	Florence — Dargan Street		Sibylla Becker, Asst. Cash.
	Florence — Five Points		Thomas B. Aiken, V. P.
	Florence — Guaranty Main		A. P. Lowrimore, Sr. V. P. & City Ex.
	Florence — Irby Street		Frankie Parrott, Asst. Cash.
	Florence — Magnolia Mall		Myrna B. Cooke, Asst. Cash.
	Fountain Inn		Anthony M. Walker, Jr., V. P. & City Ex.
	Gaffney		Jerry L. Calvert, V. P. & City Ex.
	Gaffney — Cherokee Plaza		Jerry Wyatt, Br. Mgr.
	Goose Creek		Paul E. Lyday, Jr.
	Gray Court		
	Hanahan		
	Hardeeville		William R. Templar, Asst. V. P. & City Ex.
	Hilton Head Island		James D. White, Sr. V. P. & City Ex.
	Hollywood		Charles A. Rowell, Asst. V. P. & City Ex.
	Irmo		Jack W. Montgomery, V. P. & City Ex.
	Irmo — ATM		
	Isle of Palms		P. Wilson Wright, Jr., V. P. & City Ex.
	Laurens		W. N. Owings, Asst. V. P.
	Laurens — Hillcrest		Robert H. Todd, V. P. & City Ex.
	Laurens — North Harper Street		Joan Makocy, Br. Mgr.
	Lugoff		Roger L. Herring, V. P. & City Ex.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	McColl		J. B. Schwiers, Asst. V. P. & City Ex.
	North Charleston		Gillom Alexander Gettys, Jr., V. P. & City Ex.
	North Charleston — Ashley Phosphate Road		R. B. Matthews, III, Asst. V. P. & Br. Mgr.
	Norway		Kathleen B. Fanning, V. P. & City Ex.
	Orangeburg		Frank L. Smith, Jr., V. P. & City Ex.
	Orangeburg — East End		Curtis B. Carter, Asst. V. P.
	Orangeburg — Edisto Village		Marion Sauls, Asst. V. P.
	Orangeburg — Northside		Marian Hunt, Asst. V. P.
	Pelzer		Faye K. George, Asst. Cash. & Br. Mgr.
	Piedmont		J. Earl Lewis, V. P. & City Ex.
	Prosperity		Jacob A. Bowers, V. P. & City Ex.
	Ridgeland		Rodney Catterton, V. P. & City Ex.
	Rock Hill		C. C. Armfield, III, V. P. & City Ex.
	Rock Hill — Cherry Road		Donald C. Beaman, Asst. Cash. & Br. Mgr.
	Rock Hill — Oakland Avenue		Frances C. Arant, Asst. V. P.
	St. Matthews		Steve H. Witherspoon, V. P. & City Ex.
	Salley		H. T. Boland, Asst. V. P.
	Spartanburg		James G. Bagnal, III, V. P. & City Ex.
	Spartanburg — Fernwood-Glendale		Robert F. Scruggs, Asst. V. P.
	Spartanburg — Pinewood		George A. Woodsby, Jr., Asst. Cash.
	Spartanburg — Reidville Road		Robert F. Scruggs, Asst. V. P.
	Spartanburg — Westgate		Barney Holt, Asst. Cash.
	Springfield		Ira F. Gleaton, V. P. & City Ex.
	Swansea		John S. Cherry, V. P. & City Ex.
	Travelers Rest		J. David Nelson, Jr., V. P. & City Ex.
	Walhalla		E. F. Stewart, V. P. & City Ex.
	Walhalla — Kenneth Street		
	West Columbia		Peg Carter, Asst. V. P.
	West Columbia — Capitol Square		Melinda Ballington, Br. Mgr.
	West Columbia — Operations Center ATM		
	Williamston — Anderson Drive		Beverly Atkins, Asst. Cash.
	Williamston — Main Street		Phillip D. Walker, V. P. & City Ex.
	Williston		Frank Mizell, Jr., Asst. V. P. & City Ex.
	Winnsboro		M. S. Brakefield, V. P. & City Ex.
	York		W. Lee Miller, III, V. P. & City Ex.
Greenwood	The County Bank	R. T. Dunlap, Jr.	R. T. Dunlap, Jr., Pres. & Trust Off.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Branches:		
	In-Town — Greenwood Building		Marilyn Whittington
	In-Town — North		William G. Camp, Asst. V. P.
	In-Town — Reynolds Street		Stephen Byrd, V. P.
	In-Town — South Main Street		Carroll E. Agnew, Asst. V. P.
Greer	Bank of Greer	H. Alvin Freeman	H. Alvin Freeman, Pres.
	Branches:		
	In-Town — Greer Plaza		Dan W. Sloan, Asst. V. P.
	In-Town — North Main Street		Dorothy McHugh, Asst. V. P.
	In-Town — Trade Street		Elizabeth Bennett, Asst. V. P.
	Duncan		C. Billy Hyatt, Asst. V. P.
	Taylors — Eastgate ATM		
	Taylors — Eastgate Village		T. Preston Rochester, Asst. V. P.
	Taylors — Wade Hampton Express		
Hampton	Palmetto State Bank	Chas. A. Laffitte, Jr.	Chas. A. Laffitte, Jr., Pres.
	Branches:		
	In-Town — West End		
	Bluffton		Montague T. Laffitte, V. P.
Hartsville	The Bank of Hartsville	Joseph G. Cothran, Jr.	Joseph G. Cothran, Jr., Pres.
	Branches:		
	In-Town — Carolina Avenue		Ronald Dale Glock, Br. Mgr.
	In-Town — Hartsville Mall		Rondal J. Wall, V. P. & Br. Mgr.
	In-Town — Prestwood Lake		
Hemingway	Anderson State Bank, Inc.	J. W. Kennedy	J. W. Kennedy, Pres.
	Branches:		
	In-Town — Broad Street		Blanche E. Patterson, Asst. Cash.
	Johnsonville		William A. Altman, V. P.
Hodges	Bank of Hodges	Abney C. Wallace	Abney C. Wallace, Pres.
	Branch:		
	Greenwood		Sam Miller
Holly Hill	Farmers and Merchants Bank of South Carolina	John L. Hutto	John L. Hutto, Pres. & Chief Ex. Off.
	Branches:		
	Bowman		Sybil R. Mims, V. P. & City Ex.
	Moncks Corner		R. Michael Holcombe, V. P. & City Ex.
Honea Path	The Commercial Bank	William G. Hall	William G. Hall, Pres.
	Branches:		
	In-Town — Plaza Drive-In		
	In-Town — West Greer Street		
	Donalds		H. O. Mullinax, Sr. V. P.
	Due West		John Thomas McGee, Sr. V. P.
Iva	The Peoples Bank of Iva	J. R. McGee	J. R. McGee, Pres.
	Branch:		
	Anderson — Homeland Park		Shawn R. McGee, Asst. V. P.
Kingstree	The Exchange Bank of Kingstree	J. B. Clarkson, Jr.	J. B. Clarkson, Jr., Pres. & Chm. of Bd.
	Branches:		
	In-Town — Nelson Boulevard		Ellen G. Manning, Br. Mgr.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	In-Town — Longstreet		Mary Frances Byrdic, Br. Mgr.
	Lane		Anne D. Britton, Br. Mgr.
Lake City	Lake City State Bank	Thomas R. Perrin	Thomas R. Perrin, Pres. & Trust Off.
	Branches:		
	In-Town — Main Street		Wilhemena E. Cook, Asst. Cash.
	Coward		Pamela Strickland, Br. Mgr.
	Scranton		Rebecca Buddin, Br. Mgr.
Lamar	Carolina Bank and Trust Company	R. L. Beasley	R. L. Beasley, Pres. & Chm. of Board
	Branches:		
	Darlington		William A. Hill, V. P.
	Darlington — South Main Street		
	Hartsville		Richard L. Beasley, Asst. to Pres.
	Quinby		Nancy A. Stewart, Asst. V. P.
	Society Hill		O. H. Ham, V. P.
Latta	Latta Bank and Trust Company	R. Walton Brown	R. Walton Brown, Pres.
	Branch:		
	In-Town — East Leitner Street		Judy Johnson, Head Teller
Laurens	Palmetto Bank	L. Leon Patterson	L. Leon Patterson, Pres. & Chm. of Board
	Branches:		
	In-Town — Church Street		Lovelace C. Compton, Asst. V. P. & Mgr.
	In-Town — North Harper Street		Charlene B. Stroud, Asst. Cash.
	Fountain Inn		William Don Hudson, V. P. & City Ex.
	Greenville — Haywood Road		Glenn Garrett, Asst. Cash.
	Greenville — Howell Road		T. Knight, Mgr.
	Simpsonville		Jasper C. Moore, Asst. V. P.
	Spartanburg — Spartan Centre		
Lexington	The Lexington State Bank	Raymond S. Caughman	Raymond S. Caughman, Pres.
	Branches:		
	In-Town — Main Street		R. W. McCormick, Jr., Asst. V. P.
	In-Town — Mortgage Loan Department		Clarice McCartha, Asst. V. P.
	Cayce		Bryant Jennings, Asst. Cash.
	Chapin		Von Wessinger, Asst. Cash.
	Irmo		Robert G. Miller, Asst. Cash.
	West Columbia — Airport		Herman Hite, Jr., Mgr.
	West Columbia — Augusta Road		John W. Harman, Asst. V. P.
	West Columbia — Sunset Boulevard		Steven P. Nivens, Asst. V. P.
Manning	The Bank of Clarendon	Howard Elkins	Howard Elkins, Pres. & Cash.
	Branch:		
	In-Town — North Brooks Street		Earline B. Gamble
Mullins	Anderson Brothers Bank	B. N. Anderson	B. N. Anderson, Pres.
	Branches:		
	In-Town — Consumer Credit		W. P. Herring, Jr., V. P.
	In-Town — Drive-In		Rozena Graham, Mgr.
	Aynor		W. G. Hucks, Jr., V. P.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Myrtle Beach	The Anchor Bank of Myrtle Beach, Inc.	Stephen L. Chryst	Stephen L. Chryst, Pres. & Chief Ex. Off.
	Branches:		
	In-Town — Dunes		
	In-Town — Outlet Park at Waccamaw Mall Night Depository		
	In-Town — Pottery Road Express .		
	In-Town — Thirteenth Avenue South Express		
Olanta	The Citizens Bank	G. Ray Coker	J. Bryan Carter, Ex. V. P., Cash. & Secy. to Board
	Branch:		
	Turbeville		Kenneth W. Lee, Asst. V. P. & Sec. Off.
Pamplico	Pamplico Bank and Trust Company ...	A. A. Munn, III	A. A. Munn, III, Pres. & Chm. of Board
	Branch:		
	In-Town — Walnut Street		Clara B. Pait, Asst. V. P.
Timmonsville	Pee Dee State Bank	J. Banks Scarborough ..	J. Banks Scarborough, Pres. & Chm. of Board
	Branches:		
	Florence — Ebenezer		James R. Rimmer, V. P.
	Florence — Huntington Plaza		Rick Melton, Cash.
Travelers Rest	Bank of Travelers Rest	R. Bruce White	R. Bruce White, Pres. & Chm. of Board
	Branches:		
	In-Town — Downtown		Michelle Huff, Asst. Cash.
	Greenville — Old Buncombe Road		William L. Batson, Asst. V. P.
	Marietta — Slater-Marietta		Sharon Forrest, Asst. V. P.
Union	Arthur State Bank	H. M. Arthur	H. M. Arthur, Pres. & Chm. of Board
	Branches:		
	In-Town — Monarch		Joyce W. Candler, Asst. Cash.
	In-Town — Plaza		Suzette Simmons, Br. Mgr.
	In-Town — West Main Street		Hope B. Hill, Br. Mgr.
Varnville	The Hampton County Bank	F. A. McClure, Jr.	F. A. McClure, Jr., Pres.
	Branches:		
	Hampton		Sharon Barnes, Mgr.
	Brunson		Dan R. Gooding, V. P.
	Yemassee		
Walterboro	Farmers & Merchants Bank	C. G. Henderson	C. G. Henderson, Pres. & Chm. of Board
	Branches:		
	In-Town — Operations Center Branch		J. Bruce Murdaugh, V. P.
	In-Town — Washington Street		Michael A. Padgett, V. P.
	In-Town — Wichman Street		Michael A. Padgett, V. P.
	Ridgeville		Gail C. Fralix, Asst. Cash.
	St. George		R. L. Utsey, Jr., V. P.
	St. George — Memorial Boulevard		Dorothy M. Knight, Asst. Cash.
Winnsboro	Bank of Fairfield	I. Earl Woodruff	I. Earl Woodruff, Pres. & Sec. Off.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Branches:		
	In-Town — Winnsboro Mills		Herbert C. Humphries, Br. Mgr.
	Blythewood		Zebb L. Carter, V. P. & Br. Mgr.
Woodruff	Woodruff State Bank	H. M. Arthur	K. B. Waddell, Ex. V. P.
	Branch:		
	In-Town — North Main Street		Kathleen R. LeRoy, Br. Mgr.
York	Bank of York	Ray W. Burns	Ray W. Burns, Pres.
	Branch:		
	In-Town — East Liberty Street		Yvonne Adams, Br. Mgr.

CHANGES IN SOUTH CAROLINA STATE BANKS DURING FISCAL YEAR 1983-84

A. Conversions:

None

B. New Banks:

None

C. Mergers:

On July 29, 1983, The Bank of Beaufort, Beaufort, and its six branches (Burton — Beaufort Plaza Shopping Center, Hilton Head Island, Hilton Head Island — Harbour Town, Hilton Head Island — North Island, Lady's Island and Port Royal — Royal Oaks Shopping Center) merged into First National Bank of South Carolina, Columbia, becoming branches of that institution.

On August 27, 1983, The Farmers and Merchants Bank, Aiken, and its fourteen branches (In-Town — Kalmia Plaza, In-Town — K-Mart Shopping Center, In-Town — North Aiken, In-Town — Pine Log Road, In-Town — South Aiken, In-Town — Village At Whiskey Shopping Center ATM, Belvedere, Belvedere — ATM, Clearwater, Edgefield, Graniteville, Johnston, North Augusta, North Augusta — Martintown Road) merged into The Citizens and Southern National Bank of South Carolina, Columbia, becoming branches of that institution.

On September 30, 1983, Bank of Gaffney, Gaffney, and its two branches (In-Town — Limestone Street, and Blacksburg) merged into The South Carolina National Bank, Columbia, becoming branches of that institution.

D. Branches:

On July 21, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened an in-town branch at 4741 Broad River Road, known as "Harbison Branch."

On August 17, 1983, Bankers Trust of South Carolina, Columbia, opened an in-town free standing automatic teller machine branch on the University of South Carolina Campus, known as "USC ATM Branch."

On August 29, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, relocated its Pageland — West McGregor Street Branch from 122 West McGregor Street to 125 North Pearl Street and changed its name to "Downtown Branch."

On September 19, 1983, The Lexington State Bank, Lexington, opened an in-town branch at 146 East Main Street, known as "Mortgage Loan Department Branch."

On September 29, 1983, Southern Bank and Trust Company, Greenville, opened a branch at 1267 Yeamans Hall Road, Hanahan, known as "Hanahan Branch."

On October 24, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened an in-town branch at 1213 Lady Street, known as "Installment Loan Branch."

On October 24, 1983, Bankers Trust of South Carolina, Columbia, relocated its Ninety Six Branch from 102 West Main Street to 102 East Main Street.

On November 1, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 3515 Augusta Road, Aiken, known as "Aiken Branch."

On November 10, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at Edgewood Road, Lyman, known as "Lyman Branch."

On December 8, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened an in-town free standing automatic teller machine in the Columbia Athletic Club, 4502 Forest Drive, known as "Columbia Athletic Club ATM Branch."

On January 16, 1984, The Lexington State Bank, Lexington, opened a branch at Amick's Ferry Road and U. S. Highway #76, Chapin, known as "Chapin Branch."

On January 24, 1984, Bankers Trust of South Carolina, Columbia, closed its Marine Corps Air Station located in Beaufort.

On February 21, 1984, the Palmetto Bank, Laurens, opened a branch at the intersection of St. Johns Street and Magnolia Street, Spartanburg, known as "Spartan Centre Branch."

On March 1, 1984, The County Bank, Greenwood, relocated its In-Town South Main Street Branch from 906 South Main Street to the corner of South Main Street and Marshall Road.

On March 12, 1984, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened an in-town free standing automatic teller machine inside Blue Cross and Blue Shield at Alpine Road and Faraway Drive, known as "Blue Cross and Blue Shield ATM Branch."

On March 28, 1984, Pee Dee State Bank, Timmonsville, closed its In-Town Drive-In Branch.

On June 18, 1984, The Hampton County Bank, Varnville, relocated its In-Town Midway Branch from 903 West Carolina Avenue to 200 West Mulberry Street in Hampton and changed its name to "Hampton Branch."

On June 14, 1984, Farmers & Merchants Bank, Walterboro, changed the name of its St. George — Society Street Branch to "St. George — Memorial Boulevard Branch."

E. Other Changes:

On March 28, 1984, Southern Bank and Trust Company, Greenville, relocated its Main Office from 306 East North Street to the building at One Shelter Centre located at the corner of North Brown Street and Elford Street and retained the drive-in facility at 306 East North Street as a branch known as "East North Street Drive-In Branch."

CAPITAL STOCK CHANGES IN SOUTH CAROLINA STATE BANKS DURING FISCAL YEAR 1983-84
(Stated in thousands of dollars)

Location	Name of Bank	June 30, 1983	June 30, 1984
Aiken	The Farmers and Merchants Bank (Merged)	$ 1,751	$.....
Beaufort	The Bank of Beaufort (Merged)	1,552	.....
Columbia	Bankers Trust of South Carolina	31,059	58,787
	Preferred	5,094	1,375
Columbia	Victory Savings Bank	149	158
Elloree	The Bank of Elloree	300	600
Gaffney	Bank of Gaffney (Merged)	600	.....
Greenville	Community Bank	4,828	6,454
Greenville	Southern Bank and Trust Company	4,559	4,564
Hemingway	Anderson State Bank, Inc.	600	1,200
Hodges	Bank of Hodges	125	137
Lake City	Lake City State Bank	397	400
Lexington	The Lexington State Bank	2,922	3,184
Myrtle Beach	The Anchor Bank of Myrtle Beach, Inc.	2,822	2,991
Travelers Rest	Bank of Travelers Rest	271	273
Varnville	The Hampton County Bank	280	910
	Preferred	.....	75
Total		$57,309	$81,108

Total capital stock as of June 30, 1983	$ 87,932
Increase in capital stock during fiscal year	23,799
Total capital stock as of June 30, 1984	$111,731

COMPARATIVE STATEMENT OF CONDITION OF SOUTH CAROLINA STATE BANKS
(Stated in thousands of dollars)

	June 30, 1981 65 Banks 360 Branches 0 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1982 62 Banks 383 Branches 3 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1983 58 Banks 408 Branches 4 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1984 55 Banks 397 Branches 4 Night Depositories 1 Military Facility 1 Temporary Seasonal Facility
ASSETS:				
Cash and due from depository institutions	$ 296,963	$ 317,387	$ 395,421	$ 371,285
Securities	1,177,359	1,255,680	1,655,417	1,609,330
Federal funds sold and securities purchased under agreements to resell	253,455	366,981	335,869	217,110
* Loans, Net of unearned income and reserve for losses	1,710,713	1,865,858	2,093,587	2,587,309
Bank premises, furniture and fixtures, and other assets representing bank premises	101,547	120,036	132,236	129,602
Real estate owned other than bank premises	4,105	4,767	6,259	4,725
All other assets	110,865	177,904	187,697	107,318
Total Assets	$3,655,007	$4,108,613	$4,806,486	$5,026,679
LIABILITIES:				
Deposits	$3,095,856	$3,385,884	$4,121,486	$4,239,394
Federal funds purchased and securities sold under agreements to repurchase	166,771	251,889	186,569	272,124
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	14,863	45,239	56,918	27,764
Mortgage indebtedness and liability for capitalized leases	3,337	2,755	2,449	2,222
Other liabilities	49,296	68,810	64,404	73,119
Subordinated notes and debentures	24,197	22,629	21,934	20,911
Preferred stock	9,513	9,262	5,094	1,450
Common stock	80,371	84,098	82,838	110,281
Surplus	129,950	148,937	169,695	167,272
Undivided profits and reserve for contingencies and other capital reserves	80,853	89,110	95,099	112,142
Total Liabilities	$3,655,007	$4,108,613	$4,806,486	$5,026,679
* Reserve for possible loan losses	$22,306	$23,709	$24,839	$28,661

ABSTRACT OF ALL CALLED REPORTS OF SOUTH CAROLINA STATE BANKS MADE DURING FISCAL YEAR 1983-84

(Stated in thousands of dollars)

	Sept. 30, 1983 55 Banks 390 Branches 4 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	Dec. 31, 1983 55 Banks 394 Branches 4 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	March 31, 1984 55 Banks 397 Branches 4 Night Depositories 1 Military Facility 1 Temporary Seasonal Facility	June 30, 1984 55 Banks 397 Branches 4 Night Depositories 1 Military Facility 1 Temporary Seasonal Facility
ASSETS:				
Cash and due from depository institutions	$ 336,217	$ 344,683	$ 367,544	$ 371,285
Securities	1,561,860	1,628,234	1,586,727	1,609,330
Federal funds sold and securities purchased under agreements to resell	306,433	306,443	310,735	217,110
* Loans, Net of unearned income and reserve for losses	2,062,708	2,205,086	2,407,387	2,587,309
Bank premises, furniture and fixtures, and other assets representing bank premises	123,818	124,227	126,080	129,602
Real estate owned other than bank premises	5,085	5,589	5,101	4,725
All other assets	193,237	155,841	100,949	107,318
Total Assets	$4,589,358	$4,770,103	$4,904,523	$5,026,679
LIABILITIES:				
Deposits	$3,856,054	$4,001,402	$4,051,377	$4,239,394
Federal funds purchased and securities sold under agreements to repurchase	263,651	256,109	334,999	272,124
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	41,184	14,069	30,843	27,764
Mortgage indebtedness and liability for capitalized leases	2,342	2,289	2,261	2,222
Other liabilities	67,645	85,513	83,565	73,119
Subordinated notes and debentures	21,441	21,437	21,432	20,911
Preferred stock	4,455	2,840	1,580	1,450
Common stock	80,877	81,025	80,492	110,281
Surplus	153,542	160,834	183,636	167,272
Undivided profits and reserve for contingencies and other capital reserves	98,167	144,585	114,338	112,142
Total Liabilities	$4,589,358	$4,770,103	$4,904,523	$5,026,679
* Reserve for possible loan losses	$24,913	$26,459	$27,530	$28,661

COMPARATIVE ABSTRACT

(Showing Condition of State Banks, Cash Depositories, and Private Banks in South Carolina at the Close of Business on Dates Named)
(Stated in thousands of dollars)

	December 31, 1930 203 Banks	December 31, 1940 87 Banks 4 Branches 1 Private Bank 41 Depositories	December 30, 1950 100 Banks 11 Branches 23 Depositories	December 31, 1960 116 Banks 44 Branches 2 Military Facilities 4 Depositories	December 31, 1970 83 Banks 175 Branches 2 Military Facilities	December 31, 1980 66 Banks 353 Branches 2 Military Facilities 1 Temporary Seasonal Facility
ASSETS:						
Cash and due from depository institutions	$ 26,606	$32,602	$ 78,685	$ 87,242	$ 133,551	$ 327,923
Securities	22,320	18,411	119,696	186,604	391,275	1,135,573
Federal funds sold and securities purchased under agreements to resell	.....	.....	.....	.....	32,125	148,746
Loans, Net of unearned income and reserve for losses	56,048	20,360	65,860	161,507	555,263*	1,635,028*
Bank premises, furniture and fixtures, and other assets representing bank premises	4,148	638	1,364	3,918	17,801	90,311
Real estate owned other than bank premises	3,292	439	65	224	814	4,144
All other assets	2,256	127	502	770	8,657	117,956
Total Assets	$114,670	$72,577	$266,172	$440,265	$1,139,486	$3,459,681
LIABILITIES:						
Deposits	$ 93,696	$63,020	$237,926	$393,020	$1,004,140	$2,945,779
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....	.....	855	147,683
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	834	5	.....	500	107	13,207
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....	.....	206	1,201
Other liabilities	5,096	1,137	7,955	3,082	25,889	40,579
Subordinated notes and debentures	.....	.....	.....	.....	4,094	24,648
Preferred stock	.....	.....	.....	.....	3,803	9,631
Common stock	8,982	4,371	7,863	16,861	37,808	76,140
Surplus	4,524	2,690	8,317	18,313	40,129	124,731
Undivided profits and reserve for contingencies and other capital reserves	1,538	1,354	4,111	8,489	22,455	76,082
Total Liabilities	$114,670	$72,577	$266,172	$440,265	$1,139,486	$3,459,681

* Reserve for possible loan losses 1970 — $10,482
Reserve for possible loan losses 1980 — $21,102

DISTRIBUTION OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(As Percentages of Total Income)

Deposits	Under $5,000,000		$ 5,000,000 to 10,000,000		$10,000,000 to 25,000,000		$25,000,000 to 50,000,000		Over $50,000,000		Average for South Carolina State Banks	
	1982	1983	1982	1983	1982	1983	1982	1983	1982	1983	1982	1983
Number of Banks	4	3	12	10	16	15	17	17	10	10	59	55
INCOME:												
Interest and fees on loans	54.2	58.3	55.2	53.6	55.3	49.0	60.6	58.7	62.5	49.6	61.5	50.8
Interest and dividends on investments	39.6	38.5	36.3	37.6	37.4	40.6	29.9	31.0	22.0	22.1	24.7	24.5
Exchange, fees, and service charges	5.4	2.9	5.9	6.7	4.8	5.0	7.9	8.5	9.2	11.6	8.6	10.8
Other operating income	.1	.2	1.1	1.5	.6	.5	1.1	1.1	5.6	15.9	4.4	12.9
Total operating income	99.3	99.9	98.5	99.4	98.1	95.1	99.5	99.3	99.3	99.2	99.2	99.0
Securities gains, Gross	.1	.1	.2	.2	.2	.3	.3	.2	.2	.8	.2	.7
Other income	.6	.....	1.3	.4	1.7	4.6	.2	.5	.5	.....	.6	.3
Total income	100	100	100	100	100	100	100	100	100	100	100	100
EXPENSES:												
Salaries and employee benefits	22.8	29.3	20.4	22.6	16.2	16.3	18.3	18.9	20.9	18.0	20.2	18.1
Interest on deposits	31.5	26.3	43.5	45.1	51.0	46.5	46.8	45.6	38.5	35.0	40.7	37.1
Interest on borrowings	.8	.6	.6	.1	1.0	.5	1.9	.6	7.3	4.9	5.8	4.0
Interest on subordinated notes and debentures	.....	.....	.1	.....	.....	.....	.....	.....	.5	4	.4	.3
Occupancy expense of bank premises, Net, including equipment	5.3	6.0	4.4	5.7	4.4	4.3	5.5	5.8	7.3	6.7	6.8	6.4
Provision for possible loan losses	.9	2.0	1.6	3.7	2.0	1.2	3.1	2.4	2.2	2.0	2.3	2.1
Other operating expenses	11.3	11.6	11.1	10.6	8.6	7.5	10.2	10.3	13.1	11.6	12.2	11.2
Total operating expenses	72.6	75.8	81.7	87.8	83.2	76.3	85.8	83.6	89.8	78.6	88.4	79.2
Securities losses, Gross	.....	.....	.8	.8	.6	.3	1.2	.5	2.0	.....	1.7	.1
Other expenses	1.2	.....	2.7	3.4	.7	1.7	.2	1.3	.....	.....	.2	.3
Expenses before income taxes and dividends	73.8	75.8	85.2	92.0	84.5	78.3	87.2	85.4	91.8	78.6	90.3	79.6
Net income before income taxes and dividends	26.2	24.2	14.8	8.0	15.5	21.7	12.8	14.6	8.2	21.4	9.7	20.4
Income taxes	7.2	5.6	3.3	2.1	3.6	4.6	2.0	3.2	.2	4.9	.9	4.6
Net income before dividends	19.0	18.6	11.5	5.9	11.9	17.1	10.8	11.4	8.0	16.5	8.8	15.8
Cash dividends	1.6	2.2	1.9	1.8	2.6	2.6	2.6	3.0	2.6	2.2	2.6	2.3
NET ADDITION TO CAPITAL	17.4	16.4	9.6	4.1	9.3	14.5	8.2	8.4	5.4	14.3	6.2	13.5

ANALYSIS OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(Comparative Percentages of Income, Expenses, Gains, and Losses for Years Indicated Based on Assets, Deposits, or Capital Funds at End of Years Indicated)

Deposits	Under $5,000,000		$ 5,000,000 to 10,000,000		$10,000,000 to 25,000,000		$25,000,000 to 50,000,000		Over $50,000,000		Average for South Carolina State Banks	
	1982	1983	1982	1983	1982	1983	1982	1983	1982	1983	1982	1983
Number of Banks	4	3	12	10	16	15	17	17	10	10	59	55
INCOME:												
Interest and fees on loans to loans	13.91	13.71	15.72	13.93	14.72	13.20	14.67	12.91	13.81	12.32	14.03	12.48
Interest and dividends on investments to investments	12.21	9.39	10.05	9.50	9.89	9.87	9.87	9.06	7.68	9.31	8.32	9.32
Exchange, fees, and service charges to total assets	.68	.31	.73	.77	.57	.57	.97	.95	1.08	1.59	1.02	1.41
Other operating income to total assets	.02	.03	.14	.17	.08	.05	.14	.13	.65	2.16	.52	1.69
Total operating income to total assets	12.44	10.74	12.32	11.33	11.73	10.98	12.25	11.02	11.62	13.53	11.74	12.95
Securities gains, Gross, to securities	.04	.01	.07	.05	.06	.07	.09	.07	.06	.26	.07	.28
Other income to total assets	.07	.....	.16	.04	.20	.54	.03	.06	.06	.....	.07	.04
Total income to total assets	12.53	10.74	12.52	11.39	11.96	11.54	12.31	11.10	11.70	13.64	11.83	13.08
EXPENSES:												
Salaries and employee benefits to total deposits	3.65	4.01	3.00	2.95	2.22	2.17	2.59	2.42	2.89	2.96	2.80	2.83
Interest on deposits to time and savings deposits	8.40	6.59	9.03	7.60	9.23	7.90	9.22	7.91	7.42	7.77	7.87	7.79
Occupancy expense of bank premises, Net including equipment, to total assets	.66	.65	.56	.65	.53	.50	.68	.64	.86	.91	.80	.84
Provision for possible loan losses to loans	.30	.58	.51	1.02	.61	.36	.85	.60	.58	.57	.62	.57
Other operating expenses to total assets	1.42	1.25	1.39	1.21	1.03	.86	1.25	1.15	1.53	1.59	1.45	1.47
Total operating expenses to total assets	9.10	8.14	10.23	10.01	9.95	8.80	10.56	9.28	10.51	10.72	10.46	10.37
Securities losses, Gross, to securities	.....	.....	.24	.20	.16	.07	.40	.15	.71	.....	.59	.04
Other expenses to total assets	.15	.....	.33	.38	.08	.20	.02	.15	.....	.....	.02	.04
Expenses before income taxes and dividends to total assets	9.25	8.14	10.67	10.48	10.11	9.04	10.73	9.49	10.74	10.72	10.69	10.42
Net income before income taxes and dividends to total assets	3.28	2.60	1.85	.91	1.85	2.51	1.58	1.61	.96	2.92	1.15	2.66
Cash dividends to capital stock	9.43	11.69	9.19	9.54	15.00	16.07	12.10	13.23	16.55	18.91	15.32	17.27
Cash dividends to capital funds	1.06	1.18	1.76	1.94	2.84	2.61	3.00	3.20	4.52	3.80	3.90	3.53
Net profit to total assets	2.18	1.76	1.21	.46	1.11	1.67	1.01	.93	.63	1.96	.74	1.76
Net profit to capital funds	11.67	8.52	9.00	4.27	10.26	14.41	9.56	8.96	9.33	24.69	9.48	20.40

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984
(Stated in thousands of dollars)

Date of Charter	Carolina Commercial Bank Allendale Jan. 8, 1935	Andrews Bank and Trust Company Andrews Dec. 18, 1924	Capital Bank And Trust Belton Jan. 5, 1959
ASSETS:			
Cash and due from depository institutions	$ 778	$ 4,598	$ 2,986
U. S. Treasury securities	265	.....	513
Obligations of other U. S. Government agencies and corporations	8,264	14,662	12,223
Obligations of States and political subdivisions in the United States	1,604	6,666	4,701
All other securities	50	.....	.....
Federal funds sold and securities purchased under agreements to resell	.....	5,225	2,050
Loans, Net of unearned income and reserve for losses*	5,007	32,042	30,273
Bank premises, furniture and fixtures, and other assets representing bank premises	286	756	2,128
Real estate owned other than bank premises	.....	64	422
All other assets	425	1,309	1,162
Total Assets	$16,679	$65,322	$56,458
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 1,910	$14,228	$ 9,179
Time and savings deposits of individuals, partnerships, and corporations	10,766	43,044	36,622
Deposits of United States Government	56	5	13
Deposits of States and political subdivisions in the United States	1,423	1,303	4,760
All other deposits	.....	.....	24
Certified and officers' checks	83	451	89
Total Deposits	$14,238	$59,031	$50,687
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	1,066
Mortgage indebtedness and liability for capitalized leases	.....	13	.....
Other liabilities	175	553	535
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	400	1,000	990
Surplus	1,300	3,000	2,300
Undivided profits and reserve for contingencies and other capital reserves	566	1,725	880
Total Liabilities	$16,679	$65,322	$56,458
*Reserve for possible loan losses	$73	$366	$237

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Bethune Bethune Jan. 2, 1959	The Peoples Bank Bishopville Oct. 6, 1903	Chesnee State Bank Chesnee Aug. 30, 1932
ASSETS:			
Cash and due from depository institutions	$ 463	$ 713	$ 711
U. S. Treasury securities	.....	.....	.....
Obligations of other U. S. Government agencies and corporations	3,355	3,890	4,494
Obligations of States and political subdivisions in the United States	.....	650	3,354
All other securities	.....	36	.....
Federal funds sold and securities purchased under agreements to resell	150	.....	.....
Loans, Net of unearned income and reserve for losses*	2,049	4,974	5,290
Bank premises, furniture and fixtures, and other assets representing bank premises	113	392	97
Real estate owned other than bank premises	.....	.....	.....
All other assets	120	256	260
Total Assets	$6,250	$10,941	$14,206
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$1,144	$ 2,084	$ 2,984
Time and savings deposits of individuals, partnerships, and corporations	4,081	5,755	8,208
Deposits of United States Government	2	5	1
Deposits of States and political subdivisions in the United States	203	1,457	415
All other deposits	.....	.....	.....
Certified and officers' checks	22	59	64
Total Deposits	$5,452	$ 9,360	$11,672
Federal funds purchased and securities sold under agreements to repurchase	.....	70	100
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	58	90	140
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	78	250	600
Surplus	150	950	300
Undivided profits and reserve for contingencies and other capital reserves	512	221	1,394
Total Liabilities	$6,250	$10,941	$14,206
*Reserve for possible loan losses	$30	$96	$36

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	M. S. Bailey & Son, Bankers Clinton Feb. 1, 1888	Bankers Trust of South Carolina Columia Dec. 24, 1888	First-Citizens Bank and Trust Company of South Carolina Columbia Jan. 15, 1936
ASSETS:			
Cash and due from depository institutions	$ 3,133	$ 155,696	$ 29,089
U. S. Treasury securities	.....	246,567	184,770
Obligations of other U. S. Government agencies and corporations	32,457	39,786	2,427
Obligations of States and political subdivisions in the United States	5,231	181,496	31,274
All other securities	.....	255	392
Federal funds sold and securities purchased under agreements to resell	4,375	71,550	6,900
Loans, Net of unearned income and reserve for losses*	21,511	906,873	226,150
Bank premises, furniture and fixtures, and other assets representing bank premises	1,639	36,584	17,816
Real estate owned other than bank premises	.....	1,573	118
All other assets	1,397	37,540	11,523
Total Assets	$69,743	$1,677,920	$510,459
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$12,012	$336,329	$107,290
Time and savings deposits of individuals, partnerships, and corporations	45,495	837,701	310,956
Deposits of United States Government	132	2,365	409
Deposits of States and political subdivisions in the United States	4,643	67,398	21,574
All other deposits	.....	37,457	63
Certified and officers' checks	163	11,122	3,662
Total Deposits	$62,445	$1,292,372	$443,954
Federal funds purchased and securities sold under agreements to repurchase	.....	200,337	20,717
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	15,191	1,099
Mortgage indebtedness and liability for capitalized leases	.....	308	113
Other liabilities	1,387	34,486	10,834
Subordinated notes and debentures	.....	13,500	7,100
Preferred stock	.....	1,375	.....
Common stock	1,000	58,787	4,328
Surplus	3,250	26,549	19,610
Undivided profits and reserve for contingencies and other capital reserves	1,661	35,015	2,704
Total Liabilities	$69,743	$1,677,920	$510,459
*Reserve for possible loan losses	$169	$12,537	$2,555

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	First Palmetto State Bank and Trust Company Columbia Jan. 4, 1971	Victory Savings Bank Columbia July 8, 1921	Enterprise Bank of South Carolina Ehrhardt Jan. 13, 1920
ASSETS:			
Cash and due from depository institutions	$ 5,589	$ 597	$ 1,274
U. S. Treasury securities	300	269	.....
Obligations of other U. S. Government agencies and corporations	3,122	3,631	6,896
Obligations of States and political subdivisions in the United States	2,423	397	5,000
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	740	1,020	1,300
Loans, Net of unearned income and reserve for losses*	29,193	6,693	11,330
Bank premises, furniture and fixtures, and other assets representing bank premises	1,980	65	939
Real estate owned other than bank premises	188	1	49
All other assets	1,134	270	430
Total Assets	$44,669	$12,943	$27,218
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$11,157	$ 1,794	$ 3,350
Time and savings deposits of individuals, partnerships, and corporations	20,953	6,881	16,465
Deposits of United States Government	201	338	7
Deposits of States and political subdivisions in the United States	3,744	2,500	2,770
All other deposits	1,758	300	.....
Certified and officers' checks	309	95	179
Total Deposits	$38,122	$11,908	$22,771
Federal funds purchased and securities sold under agreements to repurchase	1,106	.....	43
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	786	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	286	127	491
Subordinated notes and debentures	.....	59	.....
Preferred stock	.....	.....	.....
Common stock	1,906	158	513
Surplus	1,400	334	2,487
Undivided profits and reserve for contingencies and other capital reserves	1,063	357	913
Total Liabilities	$44,669	$12,943	$27,218
*Reserve for possible loan losses	$229	$59	$62

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Elloree Elloree Dec. 27, 1934	The Exchange Bank Estill Mar. 22, 1934	Allendale County Bank Fairfax May 30, 1933
ASSETS:			
Cash and due from depository institutions	$ 1,129	$ 522	$ 863
U. S. Treasury securities	.....	.....	.....
Obligations of other U. S. Government agencies and corporations	6,976	8,598	4,097
Obligations of States and political subdivisions in the United States	1,328	2,460	947
All other securities	.....	66	.....
Federal funds sold and securities purchased under agreements to resell	1,850	300	1,800
Loans, Net of unearned income and reserve for losses*	8,473	9,063	10,474
Bank premises, furniture and fixtures, and other assets representing bank premises	308	125	318
Real estate owned other than bank premises	25	.....	55
All other assets	382	582	587
Total Assets	$20,471	$21,716	$19,141
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,986	$ 2,804	$ 2,202
Time and savings deposits of individuals, partnerships, and corporations	13,391	14,369	14,713
Deposits of United States Government	29	13	6
Deposits of States and political subdivisions in the United States	688	1,260	698
All other deposits	.....	.....	.....
Certified and officers' checks	52	97	115
Total Deposits	$17,146	$18,543	$17,734
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	411	447	173
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	600	200	200
Surplus	1,400	1,500	900
Undivided profits and reserve for contingencies and other capital reserves	914	1,026	134
Total Liabilities	$20,471	$21,716	$19,141
*Reserve for possible loan losses	$81	$81	$74

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Greeleyville Greeleyville April 3, 1935	Community Bank Greenville Feb. 21, 1973	Southern Bank and Trust Company Greenville June 1, 1961
ASSETS:			
Cash and due from depository institutions	$ 709	$ 16,643	$ 56,838
U. S. Treasury securities	.....	8,636	107,585
Obligations of other U. S. Government agencies and corporations	1,499	7,682	20,429
Obligations of States and political subdivisions in the United States	99	12,216	91,743
All other securities	.....	.....	125
Federal funds sold and securities purchased under agreements to resell	200	5,500	57,755
Loans, Net of unearned income and reserve for losses*	4,713	106,474	517,927
Bank premises, furniture and fixtures, and other assets representing bank premises	161	3,940	27,374
Real estate owned other than bank premises	60	26	589
All other assets	212	2,279	18,324
Total Assets	$7,653	$163,396	$898,689
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 682	$ 29,625	$180,045
Time and savings deposits of individuals, partnerships, and corporations	6,007	89,163	582,655
Deposits of United States Government	39	171	1,565
Deposits of States and political subdivisions in the United States	245	21,296	37,452
All other deposits	.....	69	1,623
Certified and officers' checks	32	5,816	5,816
Total Deposits	$7,005	$146,140	$809,156
Federal funds purchased and securities sold under agreements to repurchase	.....	1,878	28,361
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	999	.....
Mortgage indebtedness and liability for capitalized leases	.....	795	957
Other liabilities	108	1,503	4,273
Subordinated notes and debentures	.....	.....	102
Preferred stock	.....	.....	.....
Common stock	150	6,454	4,564
Surplus	325	3,011	39,610
Undivided profits and reserve for contingencies and other capital reserves	65	2,616	11,666
Total Liabilities	$7,653	$163,396	$898,689
*Reserve for possible loan losses	$46	$1,130	$4,900

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The County Bank Greenwood June 2, 1933	Bank of Greer Greer Jan. 31, 1925	Palmetto State Bank Hampton June 22, 1907
ASSETS:			
Cash and due from depository institutions	$ 4,280	$ 5,861	$ 996
U. S. Treasury securities	.....	11,319	.....
Obligations of other U. S. Government agencies and corporations	12,463	21,399	12,654
Obligations of States and political subdivisions in the United States	9,418	13,996	2,787
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	3,000	4,050	200
Loans, Net of unearned income and reserve for losses*	27,071	52,198	10,914
Bank premises, furniture and fixtures, and other assets representing bank premises	2,518	3,631	775
Real estate owned other than bank premises	.....	361	.....
All other assets	1,229	2,275	712
Total Assets	$59,979	$115,090	$29,038
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$17,284	$ 16,986	$ 2,137
Time and savings deposits of individuals, partnerships, and corporations	30,155	80,229	21,640
Deposits of United States Government	103	5	14
Deposits of States and political subdivisions in the United States	2,849	4,150	2,767
All other deposits	177	193	.....
Certified and officers' checks	81	256	210
Total Deposits	$50,649	$101,819	$26,768
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	1,700	1,066	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	509	1,827	346
Subordinated notes and debentures	.....	.....	100
Preferred stock	.....	.....	.....
Common stock	1,500	1,969	200
Surplus	3,000	4,406	1,200
Undivided profits and reserve for contingencies and other capital reserves	2,621	4,003	424
Total Liabilities	$59,979	$115,090	$29,038
*Reserve for possible loan losses	$231	$499	$85

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Hartsville Hartsville Nov. 23, 1903	The Bank of Heath Springs Heath Springs Feb. 26, 1936	Anderson State Bank, Inc. Hemingway Nov. 10, 1934
ASSETS:			
Cash and due from depository institutions	$ 4,351	$ 934	$ 3,165
U. S. Treasury securities	.....	.....	.....
Obligations of other U. S. Government agencies and corporations	9,802	899	5,668
Obligations of States and political subdivisions in the United States	7,284	1,087	5,041
All other securities	100	.....	.....
Federal funds sold and securities purchased under agreements to resell	4,145	1,000	300
Loans, Net of unearned income and reserve for losses*	21,452	2,612	28,817
Bank premises, furniture and fixtures, and other assets representing bank premises	1,350	37	1,013
Real estate owned other than bank premises	.....	45	59
All other assets	811	5	1,467
Total Assets	$49,295	$6,619	$45,530
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$13,552	$1,953	$ 4,996
Time and savings deposits of individuals, partnerships, and corporations	28,742	2,473	33,873
Deposits of United States Government	36	3	5
Deposits of States and political subdivisions in the United States	1,549	152	1,989
All other deposits	108	.....	.....
Certified and officers' checks	181	9	199
Total Deposits	$44,168	$4,590	$41,062
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	110
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	136	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	591	19	403
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,318	50	1,200
Surplus	2,018	1,000	1,400
Undivided profits and reserve for contingencies and other capital reserves	1,200	824	1,355
Total Liabilities	$49,295	$6,619	$45,530
*Reserve for possible loan losses	$237	$17	$210

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Hodges Hodges Jan. 2, 1904	Farmers and Merchants Bank of South Carolina Holly Hill Nov. 8, 1912	The Commercial Bank Honea Path May 9, 1934
ASSETS:			
Cash and due from depository institutions	$ 805	$ 2,449	$ 1,648
U. S. Treasury securities	.....	.....	.....
Obligations of other U. S. Government agencies and corporations	2,713	9,892	12,059
Obligations of States and political subdivisions in the United States	990	5,702	6,403
All other securities	2	.....	58
Federal funds sold and securities purchased under agreements to resell	650	2,900	2,050
Loans, Net of unearned income and reserve for losses*	7,012	21,139	11,919
Bank premises, furniture and fixtures, and other assets representing bank premises	390	1,487	258
Real estate owned other than bank premises	.....	3	18
All other assets	235	1,006	664
Total Assets	$12,797	$44,578	$35,077
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,325	$ 6,072	$ 5,292
Time and savings deposits of individuals, partnerships, and corporations	8,604	30,941	24,490
Deposits of United States Government	5	7	6
Deposits of States and political subdivisions in the United States	526	2,313	807
All other deposits	.....	.....	10
Certified and officers' checks	12	263	117
Total Deposits	$11,472	$39,596	$30,722
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	153	598	475
Subordinated notes and debentures	50	.....	.....
Preferred stock	.....	.....	.....
Common stock	137	1,000	500
Surplus	800	2,000	2,000
Undivided profits and reserve for contingencies and other capital reserves	185	1,384	1,380
Total Liabilities	$12,797	$44,578	$35,077
*Reserve for possible loan losses	$43	$215	$116

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The Peoples Bank of Iva Iva Oct. 4, 1950	Bank of Jefferson Jefferson June 1, 1946	Johnsonville State Bank Johnsonville Oct. 17, 1935
ASSETS:			
Cash and due from depository institutions	$ 1,360	$ 419	$ 883
U. S. Treasury securities	.....	.....	799
Obligations of other U. S. Government agencies and corporations	8,718	1,900	600
Obligations of States and political subdivisions in the United States	2,643	422	335
All other securities	.....	.....	14
Federal funds sold and securities purchased under agreements to resell	1,475	300	1,150
Loans, Net of unearned income and reserve for losses*	7,607	2,141	4,114
Bank premises, furniture and fixtures, and other assets representing bank premises	693	30	85
Real estate owned other than bank premises	.....	8	.....
All other assets	354	78	141
Total Assets	$22,850	$5,298	$8,121
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,721	$2,238	$1,983
Time and savings deposits of individuals, partnerships, and corporations	15,136	1,819	5,025
Deposits of United States Government	1	1	23
Deposits of States and political subdivisions in the United States	2,349	127	338
All other deposits	.....	.....	3
Certified and officers' checks	.....	26	8
Total Deposits	$20,207	$4,211	$7,380
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	94	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	295	16	169
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	500	125	200
Surplus	1,400	375	250
Undivided profits and reserve for contingencies and other capital reserves	354	571	122
Total Liabilities	$22,850	$5,298	$8,121
*Reserve for possible loan losses	$96	$25	$19

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The Exchange Bank of Kingstree Kingstree July 8, 1932	Lake City State Bank Lake City Aug. 21, 1940	Carolina Bank and Trust Company Lamar Jan. 23, 1936
ASSETS:			
Cash and due from depository institutions	$ 2,330	$ 2,420	$ 3,097
U. S. Treasury securities	7,705	.....	.....
Obligations of other U. S. Government agencies and corporations	3,003	11,092	6,799
Obligations of States and political subdivisions in the United States	7,258	4,567	1,227
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	1,300	.....	9,600
Loans, Net of unearned income and reserve for losses*	9,793	19,616	18,231
Bank premises, furniture and fixtures, and other assets representing bank premises	529	587	1,465
Real estate owned other than bank premises	16	.....	4
All other assets	909	958	422
Total Assets	$32,843	$39,240	$40,845
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 7,448	$ 5,701	$ 9,240
Time and savings deposits of individuals, partnerships, and corporations	18,181	24,835	22,061
Deposits of United States Government	19	9	1
Deposits of States and political subdivisions in the United States	2,089	2,599	1,642
All other deposits	23	.....	.....
Certified and officers' checks	133	137	181
Total Deposits	$27,893	$33,281	$33,125
Federal funds purchased and securities sold under agreements to repurchase	.....	1,300	3,771
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	273	279	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	419	725	446
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	500	400	970
Surplus	2,200	1,784	2,000
Undivided profits and reserve for contingencies and other capital reserves	1,558	1,471	533
Total Liabilities	$32,843	$39,240	$40,845
*Reserve for possible loan losses	$88	$89	$185

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	Latta Bank and Trust Company Latta July 26, 1932	Palmetto Bank Laurens Sept. 17, 1906	The Lexington State Bank Lexington Mar. 10, 1966
ASSETS:			
Cash and due from depository institutions	$1,013	$ 9,591	$ 7,475
U. S. Treasury securities	286	.....	19,663
Obligations of other U. S. Government agencies and corporations	3,760	15,549	14,500
Obligations of States and political subdivisions in the United States	850	11,006	14,852
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	550	.....	.....
Loans, Net of unearned income and reserve for losses*	3,147	56,772	95,576
Bank premises, furniture and fixtures, and other assets representing bank premises	171	2,585	3,487
Real estate owned other than bank premises	.....	171	321
All other assets	3	1,884	3,035
Total Assets	$9,780	$97,558	$158,909
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$1,940	$12,946	$ 24,973
Time and savings deposits of individuals, partnerships, and corporations	6,633	62,573	95,672
Deposits of United States Government	2	114	139
Deposits of States and political subdivisions in the United States	148	8,949	15,508
All other deposits	.....	154	144
Certified and officers' checks	20	800	1,250
Total Deposits	$8,748	$85,536	$137,686
Federal funds purchased and securities sold under agreements to repurchase	.....	4,573	7,694
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	1,000
Mortgage indebtedness and liability for capitalized leases	.....	.....	19
Other liabilities	.....	804	1,437
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	50	1,000	3,184
Surplus	500	4,000	5,160
Undivided profits and reserve for contingencies and other capital reserves	482	1,645	2,729
Total Liabilities	$9,780	$97,558	$158,909
*Reserve for possible loan losses	$19	$507	$668

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Clarendon Manning Aug. 31, 1932	The Dorn Banking Company McCormick Dec. 11, 1933	Anderson Brothers Bank Mullins Feb. 14, 1933
ASSETS:			
Cash and due from depository institutions	$ 1,731	$ 1,263	$ 2,546
U. S. Treasury securities	.....	.....	.....
Obligations of other U. S. Government agencies and corporations	14,497	6,060	11,976
Obligations of States and political subdivisions in the United States	4,296	2,597	6,710
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	1,900	800	.....
Loans, Net of unearned income and reserve for losses*	14,906	4,017	19,581
Bank premises, furniture and fixtures, and other assets representing bank premises	1,050	21	476
Real estate owned other than bank premises	98	.....	.....
All other assets	864	286	1,686
Total Assets	$39,342	$15,044	$42,975
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 6,394	$ 2,144	$ 6,661
Time and savings deposits of individuals, partnerships, and corporations	23,088	6,796	29,651
Deposits of United States Government	96	31	2
Deposits of States and political subdivisions in the United States	4,390	1,990	385
All other deposits	.....	136	62
Certified and officers' checks	252	34	103
Total Deposits	$34,220	$11,131	$36,864
Federal funds purchased and securities sold under agreements to repurchase	100	.....	500
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	441	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	821	355	494
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	600	100	1,000
Surplus	2,400	1,000	2,000
Undivided profits and reserve for contingencies and other capital reserves	760	2,458	2,117
Total Liabilities	$39,342	$15,044	$42,975
*Reserve for possible loan losses	$176	$70	$147

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The Anchor Bank of Myrtle Beach Inc. Myrtle Beach Mar. 6, 1974	The Citizens Bank Olanta Feb. [illegible] 1943	Pamplico Bank and Trust Company Pamplico July 27, 1933
ASSETS:			
Cash and due from depository institutions	$ 4,803	$ 1,840	$ 781
U. S. Treasury securities	8,642	.....	.....
Obligations of other U. S. Government agencies and corporations	7,561	3,100	3,731
Obligations of States and political subdivisions in the United States	1,783	4,703	944
All other securities	.....	.....	30
Federal funds sold and securities purchased under agreements to resell	1,200	.....	600
Loans, Net of unearned income and reserve for losses*	27,691	17,178	4,226
Bank premises, furniture and fixtures, and other assets representing bank premises	2,959	451	187
Real estate owned other than bank premises	.....	181	.....
All other assets	2,353	1,105	283
Total Assets	$56,992	$28,558	$10,782
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$17,979	$ 2,802	$ 3,263
Time and savings deposits of individuals, partnerships, and corporations	27,884	16,829	4,182
Deposits of United States Government	26	32	6
Deposits of States and political subdivisions in the United States	2,099	2,913	1,961
All other deposits	.....	605	8
Certified and officers' checks	405	80	28
Total Deposits	$48,393	$23,261	$ 9,448
Federal funds purchased and securities sold under agreements to repurchase	661	50	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	1,139	189	.....
Mortgage indebtedness and liability for capitalized leases	.....	1,000	.....
Other liabilities	734	355	162
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	2,991	450	200
Surplus	2,459	1,550	800
Undivided profits and reserve for contingencies and other capital reserves	615	1,703	172
Total Liabilities	$56,992	$28,558	$10,782
*Reserve for possible loan losses	$349	$92	$48

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Ridgeway Ridgeway Dec. 22, 1898	Bank of Summerton Summerton Jan. 4, 1940	Waccamaw State Bank Surfside Beach Sept. 12, 1980
ASSETS:			
Cash and due from depository institutions	$ 593	$ 493	$ 1,497
U. S. Treasury securities	2,098	.....	.....
Obligations of other U. S. Government agencies and corporations	1,000	2,874	5,283
Obligations of States and political subdivisions in the United States	1,443	58	510
All other securities	.....	15	.....
Federal funds sold and securities purchased under agreements to resell	725	400	900
Loans, Net of unearned income and reserve for losses*	3,340	1,179	8,048
Bank premises, furniture and fixtures, and other assets representing bank premises	177	169	504
Real estate owned other than bank premises	.....	.....	.....
All other assets	26	63	241
Total Assets	$9,402	$5,251	$16,983
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$1,814	$1,608	$ 3,935
Time and savings deposits of individuals, partnerships, and corporations	6,155	2,454	10,979
Deposits of United States Government	2	76	.....
Deposits of States and political subdivisions in the United States	218	526	481
All other deposits	.....	.....	.....
Certified and officers' checks	8	19	68
Total Deposits	$8,197	$4,683	$15,463
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	69
Mortgage indebtedness and liability for capitalized leases	.....	17	.....
Other liabilities	24	33	144
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	200	150	500
Surplus	300	150	500
Undivided profits and reserve for contingencies and other capital reserves	681	218	307
Total Liabilities	$9,402	$5,251	$16,983
*Reserve for possible loan losses	.....	$8	$47

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	Pee Dee State Bank Timmonsville July 12, 1932	Bank of Travelers Rest Travelers Rest Feb. 23, 1946	Arthur State Bank Union Mar. 16, 1935
ASSETS:			
Cash and due from depository institutions	$ 1,855	$ 2,129	$ 3,242
U. S. Treasury securities	.....	.....	.....
Obligations of other U. S. Government agencies and corporations	5,428	10,841	13,603
Obligations of States and political subdivisions in the United States	5,241	1,638	13,752
All other securities	56	.....	.....
Federal funds sold and securities purchased under agreements to resell	1,350	1,400	.....
Loans, Net of unearned income and reserve for losses*	27,090	13,828	16,246
Bank premises, furniture and fixtures, and other assets representing bank premises	787	367	845
Real estate owned other than bank premises	43	9	65
All other assets	602	476	622
Total Assets	$42,452	$30,688	$48,375
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 9,033	$ 4,644	$11,294
Time and savings deposits of individuals, partnerships, and corporations	26,035	20,592	24,643
Deposits of United States Government	33	184	26
Deposits of States and political subdivisions in the United States	1,822	2,347	2,924
All other deposits	10	75	.....
Certified and officers' checks	357	212	256
Total Deposits	$37,290	$28,054	$39,143
Federal funds purchased and securities sold under agreements to repurchase	3	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	22	181	370
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	1,014	321	470
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	315	273	1,800
Surplus	1,100	1,061	900
Undivided profits and reserve for contingencies and other capital reserves	2,708	798	5,692
Total Liabilities	$42,452	$30,688	$48,375
*Reserve for possible loan losses	$311	$99	$95

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	The Hampton County Bank Varnville Mar. 30, 1932	Blue Ridge Bank of Walhalla Walhalla June 15, 1957	Farmers & Merchants Bank Walterboro Mar. 14, 1902
ASSETS:			
Cash and due from depository institutions	$ 1,614	$ 2,401	$ 2,275
U. S. Treasury securities	.....	.....	6,101
Obligations of other U. S. Government agencies and corporations	11,850	10,741	14,963
Obligations of States and political subdivisions in the United States	1,726	60	3,488
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	4,650	950	4,300
Loans, Net of unearned income and reserve for losses*	17,927	7,767	31,984
Bank premises, furniture and fixtures, and other assets representing bank premises	744	142	3,570
Real estate owned other than bank premises	.....	67	48
All other assets	861	513	1,325
Total Assets	$39,372	$22,641	$68,054
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 4,592	$ 7,385	$12,202
Time and savings deposits of individuals, partnerships, and corporations	30,260	12,106	45,026
Deposits of United States Government	35	33	82
Deposits of States and political subdivisions in the United States	1,245	357	2,875
All other deposits	488	252	321
Certified and officers' checks	156	97	186
Total Deposits	$36,776	$20,230	$60,692
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	274	227	1,662
Subordinated notes and debentures	.....	.....	.....
Preferred stock	75	.....	.....
Common stock	910	600	1,375
Surplus	565	1,000	3,700
Undivided profits and reserve for contingencies and other capital reserves	772	584	625
Total Liabilities	$39,372	$22,641	$68,054
*Reserve for possible loan losses	$96	$75	$517

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Westminster Westminster May 18, 1935	Bank of Fairfield Winnsboro Jan. 3, 1906	Woodruff State Bank Woodruff Feb. 9, 1934
ASSETS:			
Cash and due from depository institutions	$ 1,119	$ 2,020	$ 1,906
U. S. Treasury securities	3,894	.....	3,072
Obligations of other U. S. Government agencies and corporations	1,300	10,194	4,400
Obligations of States and political subdivisions in the United States	1,134	5,279	4,298
All other securities	6	.....	.....
Federal funds sold and securities purchased under agreements to resell	400	600	.....
Loans, Net of unearned income and reserve for losses*	3,892	7,245	7,477
Bank premises, furniture and fixtures, and other assets representing bank premises	131	329	119
Real estate owned other than bank premises	38	.....	.....
All other assets	162	554	317
Total Assets	$12,076	$26,221	$21,589
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,650	$ 4,516	$ 5,092
Time and savings deposits of individuals, partnerships, and corporations	7,093	16,969	11,382
Deposits of United States Government	29	14	2
Deposits of States and political subdivisions in the United States	313	1,259	452
All other deposits	.....	6	253
Certified and officers' checks	47	111	162
Total Deposits	$10,132	$22,875	$17,343
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	750
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	149	272
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	.....	401	140
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	300	406	800
Surplus	700	1,418	500
Undivided profits and reserve for contingencies and other capital reserves	944	972	1,784
Total Liabilities	$12,076	$26,221	$21,589
*Reserve for possible loan losses	$38	$98	$50

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1984 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of York York Apr. 10, 1935
ASSETS:	
Cash and due from depository institutions	$ 1,769
U. S. Treasury securities	.....
Obligations of other U. S. Government agencies and corporations	6,108
Obligations of States and political subdivisions in the United States	5,026
All other securities	.....
Federal funds sold and securities purchased under agreements to resell	3,550
Loans, Net of unearned income and reserve for losses*	15,047
Bank premises, furniture and fixtures, and other assets representing bank premises	462
Real estate owned other than bank premises	.....
All other assets	599
Total Assets	$32,561
LIABILITIES:	
Demand deposits of individuals, partnerships, and corporations	$ 5,860
Time and savings deposits of individuals, partnerships, and corporations	21,797
Deposits of United States Government	41
Deposits of States and political subdivisions in the United States	715
All other deposits	.....
Certified and officers' checks	137
Total Deposits	$28,550
Federal funds purchased and securities sold under agreements to repurchase	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	243
Mortgage indebtedness and liability for capitalized leases	.....
Other liabilities	179
Subordinated notes and debentures	.....
Preferred stock	.....
Common stock	330
Surplus	1,300
Undivided profits and reserve for contingencies and other capital reserves	1,959
Total Liabilities	$32,561
*Reserve for possible loan losses	$235

SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS
JUNE 30, 1984

Location	Name of Association	President	Officer in Charge
Abbeville	Abbeville Savings & Loan Association	W. W. Johnson, Jr.....	James C. Rauton, Secy.-Treas.
Camden	Palmetto State Savings Bank of South Carolina	Guy S. Hutchins, Jr.....	Guy S. Hutchins, Jr., Pres.
	Branches:		
	In-Town — Dusty Bend		
	Georgetown		
	Kershaw		
	Lake City		
	Lancaster		
	Marion		
Charleston ...	First Trident Savings & Loan Corp.....	Charles C. Graham	Charles C. Graham, Pres.
Chester	The Spratt Savings & Loan Association	Paul Hemphill, Jr.	Robert J. Shannon, Ex. V. P. & Treas.
	Branches:		
	Great Falls		
	Winnsboro		
Columbia	First South Savings Bank, Inc.....	H. M. Alexander	H. M. Alexander, Pres.
Columbia	*Perpetual Building & Loan Association	Everette A. Knight	Everette A. Knight, Pres. & Treas.
Greenwood ...	Greenwood Savings & Loan Association	Jack Lawrence	Jack Lawrence, Pres.
	Branches:		
	In-Town — Commerce Circle		
	Ninety Six		
Greenwood ...	Mutual Savings & Loan Assn. of Greenwood .	Lynn W. Hodge	Lynn W. Hodge, Pres.
	Branch:		
	In-Town — Highway 72 By-Pass		
Greer	Citizens Building & Loan Association	Maurice T. Belue	Maurice T. Belue, Pres.
Hartsville	Mutual Savings & Loan Association	T. W. Crouch	T. W. Crouch, Pres.
	Branches:		
	Bennettsville		
	Darlington		
Pickens	Pickens Savings & Loan Association	F. G. Stewart	Charlie D. Grant, Ex. V. P.
Seneca	Oconee Savings & Loan Association	T. R. Evatt	T. R. Evatt, Pres.
	Branches:		
	Walhalla		
	Westminster		
Spartanburg ..	First State Savings & Loan Association	John Easterling, Jr.....	John Easterling, Jr., Pres.
	Branches:		
	In-Town — Hillcrest		
	Boiling Springs		
	Landrum		

* Inactive charter.

CHANGES IN SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS DURING FISCAL YEAR 1983-84

A. Conversions:
None

B. New Associations:
On November 1, 1983, First Trident Savings and Loan Corporation, Charleston, was chartered and opened for business on November 21, 1983.
On November 18, 1983, First South Savings Bank, Incorporated, Columbia, was chartered and opened for business on January 16, 1984.

C. Mergers:
None

D. Branches:
None

E. Other Changes:
None

COMPARATIVE STATEMENT OF CONDITION OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS

	June 30, 1981 25 Savings & Loan Associations 36 Branches	June 30, 1982 17 Savings & Loan Associations 19 Branches	June 30, 1983 11 Savings & Loan Associations 18 Branches	June 30, 1984 13 Savings & Loan Associations 18 Branches
ASSETS:				
Mortgage loans	$1,048,591,086	$600,306,388	$488,560,471	$540,525,641
Share loans	37,950,680	10,648,520	6,347,063	6,275,570
Other loans	26,525,413	23,148,030	22,518,774	37,259,193
Real estate owned	2,480,278	2,553,618	1,822,244	4,008,239
Real estate sold on contract	246,359	328,492	227,861	280,455
Cash	10,196,090	7,065,846	10,618,985	13,435,260
Investments	102,586,011	65,678,077	61,679,814	141,956,722
Office buildings	12,482,588	7,115,604	6,083,675	6,273,442
Furniture and fixtures	2,260,147	817,799	583,773	882,619
Other assets	11,425,169	10,312,198	5,564,028	21,917,118
Accounts receivable				689,456
Total Assets	$1,254,743,821	$727,974,572	$604,006,688	$773,503,715
LIABILITIES:				
Savings	$1,103,702,766	$649,824,552	$550,551,288	$645,181,247
Borrowed money	52,773,695	26,443,936	10,250,000	70,562,944
Loans in process	15,520,843	2,952,448	6,157,081	12,443,087
Other liabilities	19,553,735	11,312,454	7,288,148	6,631,512
Reserves, undivided profits and net current income	63,192,782	37,441,182		
Federal insurance reserve			19,266,422	19,728,375
Other reserves			3,040,498	3,079,824
Capital stock				5,787,866
Surplus				376,783
Undivided profits			7,453,251	8,737,396
Accounts payable				974,681
Total Liabilities	$1,254,743,821	$727,974,572	$604,006,688	$773,503,715

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1984

	Abbeville S. & L. Assn. Abbeville	Palmetto State Savings Bank of South Carolina Camden	First Trident S. & L. Corp. Charleston
Date of Charter	June 18, 1907	Sept. 21, 1904	Nov. 1, 1983
ASSETS:			
Mortgage loans	$20,573,219	$61,050,153	$20,612,085
Share loans	170,442	1,167,088	38,919
All other loans	.....	4,254,057	.....
Real estate owned	426,217	483,142	.....
Real estate sold on contract	.....	.....	.....
Stock in FHLB	167,700	568,600	32,400
Cash on hand and in banks	27,520	2,853,451	2,242,095
Investments (U. S. Govt.)	4,291,446	635,943	200,691
Other investments	2,021,056	651,846	1,952,940
Office building	137,012	1,280,368	44,022
Furniture and fixtures	32,385	133,797	106,433
Other assets	259,099	1,920,367	1,818,069
Accounts receivable	4,500	179,631	.....
Total Assets	$28,110,596	$75,178,443	$27,047,654
LIABILITIES:			
Savings passbook	$ 4,922,555	$17,518,026	$12,640,145
Savings certificates	21,381,663	48,537,121	9,438,557
Advances from FHLB	.....	4,800,000	.....
Other borrowed money	.....	.....	.....
Loans in process	201,584	940,572	2,168,371
Other liabilities	66,038	796,567	120,507
Federal insurance reserve	1,226,764	1,871,985	.....
Other reserves	.....	91,000	.....
Capital stock	.....	.....	2,000,000
Surplus	.....	.....	491,394
Undivided profits	311,992	391,269	172,700
Accounts payable	.....	231,903	15,980
Total Liabilities	$28,110,596	$75,178,443	$27,047,654

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1984 — Continued

Date of Charter	The Spratt S. & L. Assn. Chester Feb. 23, 1892	First South Savings Bank, Incorporated Columbia Nov. 18, 1983	Perpetual B. & L. Assn. Columbia May 13, 1914
ASSETS:			
Mortgage loans	$32,635,930	$13,659,514	$.....
Share loans	579,749	55,500	.....
All other loans	34,464	2,758,290	.....
Real estate owned	34,880	.....	.....
Real estate sold on contract	.....	.....	.....
Stock in FHLB	596,100	500	.....
Cash on hand and in banks	742,061	(677,356)	115
Investments (U. S. Govt.)	37,575,278	99,750	.....
Other investments	.....	12,140,567	.....
Office building	276,685	163,608	.....
Furniture and fixtures	115,395	28,342	.....
Other assets	552,917	586,262	10,000
Accounts receivable	.....	20,261	.....
Total Assets	$73,143,459	$28,835,238	$10,115
LIABILITIES:			
Savings passbook	$ 9,484,838	$ 6,933,171	$ 100
Savings certificates	45,485,506	15,818,780	.....
Advances from FHLB	.....	.....	.....
Other borrowed money	15,000,000	.....	15,500
Loans in process	307,126	2,284,103	.....
Other liabilities	960,744	71,398	.....
Federal insurance reserve	1,406,291	.....	.....
Other reserves	.....	10,000	.....
Capital stock	.....	3,787,866	.....
Surplus	.....	(114,611)	.....
Undivided profits	498,954	29,715	(5,485)
Accounts payable	.....	14,816	.....
Total Liabilities	$73,143,459	$28,835,238	$10,115

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1984 — Continued

Date of Charter	Greenwood S. & L. Assn. Greenwood May 7, 1921	Mutual S. & L. Assn. of Greenwood Greenwood Apr. 25, 1924	Citizens B. & L. Assn. Greer May 7, 1907
ASSETS:			
Mortgage loans	$ 99,742,924	$57,356,727	$17,817,483
Share loans	829,866	328,273	349,420
All other loans	2,459,601	3,473,373	.....
Real estate owned	1,266,444	342,030	45,000
Real estate sold on contract	.....	.....	.....
Stock in FHLB	714,400	548,600	155,700
Cash on hand and in banks	2,632,819	3,052	186,371
Investments (U. S. Govt.)	6,929,157	6,083,368	648,405
Other investments	31,335	8,304,266	3,000,000
Office building	1,487,546	1,069,846	45,379
Furniture and fixtures	78,774	56,730	18,825
Other assets	495,951	1,202,794	47,706
Accounts receivable	19,631	.....	.....
Total Assets	$116,688,448	$78,769,059	$22,314,289
LIABILITIES:			
Savings passbook	$ 13,092,337	$15,752,868	$ 3,886,252
Savings certificates	93,744,577	56,302,770	15,739,471
Advances from FHLB	.....	.....	.....
Other borrowed money	65,994	.....	.....
Loans in process	1,151,821	891,709	636,650
Other liabilities	771,630	833,333	162,645
Federal insurance reserve	3,658,563	2,891,979	1,004,938
Other reserves	2,660,221	.....	5,038
Capital stock	.....	.....	.....
Surplus	.....	.....	.....
Undivided profits	1,471,684	2,090,265	879,295
Accounts payable	71,621	6,135	.....
Total Liabilities	$116,688,448	$78,769,059	$22,314,289

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1984 — Continued

Date of Charter	Mutual S. & L. Assn. Hartsville Mar. 31, 1936	Pickens S. & L. Assn. Pickens May 5, 1920	Oconee S. & L. Assn. Seneca Feb. 14, 1924
ASSETS:			
Mortgage loans	$38,631,819	$25,588,774	$ 90,990,245
Share loans	773,613	643,137	529,892
All other loans	547,003	3,633,395	5,779,364
Real estate owned	160,704	44,465	238,040
Real estate sold on contract	.....	18,968	.....
Stock in FHLB	374,100	2,046,900	779,500
Cash on hand and in banks	3,127,509	508,248	372,508
Investments (U. S. Govt.)	199,804	33,127,742	4,866,718
Other investments	3,500,000	2,476,520	2,350,000
Office building	276,745	120,284	564,398
Furniture and fixtures	62,748	48,268	54,040
Other assets	266,276	13,178,876	1,210,045
Accounts receivable	.....	368,011	.....
Total Assets	$47,920,321	$81,803,588	$107,734,750
LIABILITIES:			
Savings passbook	$ 8,544,874	$ 5,237,620	$ 25,153,079
Savings certificates	37,033,641	30,677,596	72,437,594
Advances from FHLB	.....	40,936,200	.....
Other borrowed money	.....	3,320,250	.....
Loans in process	316,120	310,689	2,433,021
Other liabilities	171,714	699,744	1,253,625
Federal insurance reserve	1,821,533	801,110	3,153,489
Other reserves	131,000	5,000	.....
Capital stock	.....	.....	.....
Surplus	.....	.....	.....
Undivided profits	(98,561)	(308,374)	3,303,942
Accounts payable	.....	123,753	.....
Total Liabilities	$47,920,321	$81,803,588	$107,734,750

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1984 — Continued

Date of Charter	First State S. & L. Assn. Spartanburg Jan. 22, 1937
ASSETS:	
Mortgage loans	$61,866,768
Share loans	809,671
All other loans	14,319,646
Real estate owned	967,317
Real estate sold on contract	261,487
Stock in FHLB	408,100
Cash on hand and in banks	1,416,867
Investments (U. S. Govt.)	4,457,216
Other investments	20,074
Office building	807,549
Furniture and fixtures	146,882
Other assets	368,756
Accounts receivable	97,422
Total Assets	$85,947,755
LIABILITIES:	
Savings passbook	$24,535,922
Savings certificates	50,882,184
Advances from FHLB	1,500,000
Other borrowed money	4,925,000
Loans in process	801,321
Other liabilities	723,567
Federal insurance reserve	1,891,723
Other reserves	177,565
Capital stock	.....
Surplus	.....
Undivided profits	.....
Accounts payable	510,473
Total Liabilities	$85,947,755

SOUTH CAROLINA STATE CREDIT UNIONS
JUNE 30, 1984

Location	Name of Credit Union	President/Chairman
Abbeville	Abbeville Seaboard System Credit Union	Harry E. Pursley
Aiken	Savannah River Plant Employee Credit Union	C. W. Jones, Jr.
Anderson	ML&S Employees Credit Union	Robert D. Davis
Beech Island	Beech Island Credit Union	Quitman Hughes
Cayce	S. C. Electric Cooperative Employees Credit Union	Roy G. Barnett, Jr.
Cayce	S. C. Farm Bureau Credit Union	George C. Bailey
Charleston	Charleston City Employees Credit Union	Samuel Evans
Charleston	Charleston Postal Cooperative Credit Union	Earl D. Bonner
Columbia	The R. L. Bryan Employees Credit Union	Miriam B. Wrigley
Columbia	CLECU Credit Union	Carl Hammond
Columbia	The Carolina Corporate Credit Union	Thomas E. Delk
Columbia	Columbia Post Office Credit Union	F. B. Refo
Columbia	SCBH Credit Union	James R. McDonald
Columbia	South Carolina Methodist Conference Credit Union	Allen R. Broome
Columbia	S. C. State Employees' Credit Union Branches: In-Town — Columbia North Aiken Charleston Clemson	Vincent Rhodes, Jr.
Columbia	State-Record Employees Credit Union	Georgie Kelly
Columbia	University of South Carolina System Credit Union	Danny E. Baker
Florence	Florence SCL Employees Credit Union	L. F. Davis
Florence	H. D. Dist. #5 Credit Union	Robert J. Adams
Florence	Mobile Radio Employees Credit Union	Manfred Ilias
Florence	NUCOR Employees' Credit Union	John Eiler
Florence	6th Postal Credit Union	C. A. McDonald
Gaffney	Oxford Employees Credit Union	Joe D. Love
Georgetown	Georgetown Kraft Credit Union Branch: Andrews	Delano Howard
Greenville	GCC Employees Credit Union	Roy Dotson
Greenville	Liberty Corporation Credit Union	Derieux M. Thomas
Greenville	N-P Employees Credit Union	Berry A. Owen
Greenville	S. C. H. D. District #3 Credit Union	Joel L. Wilson
Greenwood	Monsanto Carolina Employees Credit Union	Ray Culbertson
Hartsville	Sonoco Employees' Credit Union	Janice P. Fields
Lugoff	May Plant Credit Union	R. M. Maddex
Moncks Corner	Santee-Cooper Employees Credit Union	Proctor E. Cabaniss
Orangeburg	ORH Emp. Credit Union	Rogers G. Jarvis
Rock Hill	Winthrop Credit Union	Dr. Gary Stone
Spartanburg	Spartan Undies Employees' Credit Union	James R. Sawyer
Spartanburg	Spartanburg City Employees Credit Union	Stephen F. Raff
Spartanburg	S. G. H. Credit Union	John L. Thomason
Sumter	Sumter City Credit Union	William A. Frick

CHANGES IN SOUTH CAROLINA STATE CREDIT UNIONS DURING FISCAL YEAR 1983-84

A. Conversions:

On November 4, 1983, Springmaid Credit Union, Lancaster, converted to a federal charter.

B. New Credit Unions:

None

C. Mergers:

On August 1, 1983, The Central Credit Union, Columbia, merged with the Charleston Naval Shipyard Federal Credit Union, Charleston.

On October 1, 1983, Oneita Employees Credit Union, Andrews, merged with Georgetown Kraft Union, Georgetown.

On October 31, 1983, Columbia, (S. C.) Municipal Employees Federal Credit Union, Columbia, merged into S. C. State Employees' Credit Union, Columbia, and the one office of the federal credit union became an in-town branch of the state credit union on the same date, known as "Columbia North Branch."

On January 6, 1984, Richland County Employees Credit Union, Columbia, merged with Fort Jackson Federal Credit Union, Fort Jackson, South Carolina.

D. Branches:

On October 10, 1983, Georgetown Kraft Credit Union, Georgetown, opened a branch at Oneita Knitting Mills, Andrews, known as "Andrews Branch."

E. Other Changes:

On January 4, 1984, Carolina SCL Credit Union, Abbeville, changed its name to "Abbeville Seaboard System Credit Union."

FUNERAL HOMES IN SOUTH CAROLINA LICENSED TO SELL PRENEED BURIAL CONTRACTS JUNE 30, 1984

Location	Name of Funeral Home	License Number
Aiken	George Funeral Home, Inc.	3
Anderson	The McDougald Funeral Home, Inc.	12
Belton	Cox Funeral Home, Inc.	42
Camden	Kornegay Funeral Home	26
Central	Duckett Funeral Home, Inc.	76
Charleston	Fielding Home For Funerals	70
Charleston	J. Henry Stuhr, Inc., Funeral Chapels	10
Cheraw	Morris Funeral Cottage, Incorporated	48
Chesnee	Forest Lawn Mortuary, Inc.	43
Chesnee	The Johnson Mortuary, Inc.	8
Chester	Barron Funeral Home, Inc.	68
Chesterfield	Miller-Rivers Funeral Home	25
Clinton	Gray Funeral Home, Inc.	54
Clover	M. L. Ford & Sons, Inc.	44
Columbia	Dunbar Funeral Home, Inc.	41
Columbia	Johnson's Funeral Home	52
Columbia	Talbert-Shives Funeral Home	29
Conway	Goldfinch Funeral Home	58
Darlington	Kistler Funeral Home, Inc.	60
Dillon	Blanton Funeral Home, Inc.	27
Easley	Robinson Funeral Home	5
Florence	Waters Funeral Home	49
Fountain Inn	Cannon Funeral Home, Inc.	17
Fountain Inn	Watkins, Garrett & Woods Mortuary, Inc.	74
Gaffney	Shuford-Hatcher Funeral Home	66
Georgetown	Johnson-Graham Funeral Home	69
Georgetown	Mayer Funeral Home	23
Graniteville	Posey's Funeral Home	35
Great Falls	Dantzler-Baker Funeral Home, Inc.	65
Greenville	Jones Funeral Home, Inc., T/A Jones Mortuary	16
Greenville	The Mackey Mortuary, Inc.	15
Greenville	Thomas McAfee Funeral Home, Inc.	7
Greenville	Watkins, Garrett & Woods Mortuary, Inc.	73
Greenwood	Harley Funeral Home, Inc.	19
Greer	Sullivan Brothers Mortuary	78
Greer	The Wood Mortuary, Inc.	9
Hampton	Peeples-Rhoden Funeral Home, Inc.	1
Hartsville	Brown-Pennington-Atkins Funeral Home, Inc.	20
Hartsville	Young & Young Funeral Home	75
Hemingway	Morris Funeral Home, Inc.	50
Honea Path	Pruitt Funeral Home	72
Inman	Seawright Funeral Home, Inc.	14
Landrum	Petty Funeral Home, Inc.	59
Langley	Posey's Funeral Home	36
Laurens	The Kennedy Mortuary, Inc.	4
Lexington	Caughman-Harman Funeral Home	33
Moncks Corner	Russell Funeral Chapel, Inc.	67
Mullins	Cox-Collins Funeral Home, Inc.	2
Myrtle Beach	Bullard Funeral Home, Inc.	39
North Augusta	Posey's Funeral Home	37
Orangeburg	Bythewood Funeral Home	47
Orangeburg	Dukes-Harley Funeral Home	62
Orangeburg	Thompson Funeral Home, Inc.	32
Pageland	Sutton Funeral Home & Greenlawn Memorial Park, Inc.	56
Pelzer	Gray Mortuary, Inc.	51
Pickens	Dillard Funeral Home	30
Rock Hill	Bass Funeral Home, Inc.	21
Rock Hill	Greene Funeral Home	22
Spartanburg	M. W. Bobo Funeral Chapel	24
Spartanburg	The J. F. Floyd Mortuary, Inc.	6
Summerville	James A. Dyal Funeral Home, Inc.	64
Summerville	Parks Funeral Home, John B. Parks, Jr., DBA	46
Sumter	Bradham-Griffin Funeral Home	63
Sumter	Elmore-Hill Funeral Home	38
Sumter	Shelley-Brunson Funeral Home	40

FUNERAL HOMES IN SOUTH CAROLINA LICENSED TO SELL PRENEED BURIAL CONTRACTS JUNE 30, 1984

Location	Name of Funeral Home	License Number
Timmonsville	Layton-Perry Funeral Home	53
Union	Holcombe Funeral Home	61
Walhalla	Davenport Funeral Home, Inc.	57
Walterboro	Brice W. Herndon and Sons Funeral Home	31
Walterboro	Fred Parker Funeral Home, Inc.	18
Ware Shoals	Parker-White Funeral Home, Inc.	71
West Columbia	Thompson Funeral Home of West Columbia, Inc.	11
Westminster	Sandifer Funeral Home, Inc.	55
Williston	Folk Funeral Home, Inc.	45
York	York Funeral Home	77

CHANGES IN FUNERAL HOME LICENSEES DURING FISCAL YEAR 1983-84

A. Licenses Issued:

On August 24, 1983, license number 69 was issued to Johnson-Graham Funeral Home, Georgetown.

On October 13, 1983, license number 70 was issued to Fielding Home For Funerals, Charleston.

On February 15, 1984, license number 71 was issued to Parker-White Funeral Home, Inc., Ware Shoals.

On February 23, 1984, license number 72 was issued to Pruitt Funeral Home, Honea Path.

On February 23, 1984, license number 73 was issued to Watkins, Garrett & Woods Mortuary, Inc., Greenville.

On February 23, 1984, license number 74 was issued to Watkins, Garrett & Woods Mortuary, Inc., Fountain Inn.

On March 30, 1984, license number 75 was issued to Young & Young Funeral Home, Hartsville.

On April 23, 1984, license number 76 was issued to Duckett Funeral Home, Inc., Central.

On May 17, 1984, license number 77 was issued to York Funeral Home, York.

On June 28, 1984, license number 78 was issued to Sullivan Brothers Mortuary, Greer.

B. Licenses Cancelled:

None

C. Other Changes:

None

ANNUAL REPORT
OF RESTRICTED LICENSEES

CONSUMER FINANCE DIVISION
BOARD OF FINANCIAL INSTITUTIONS

January 1st through December 31st, 1983

TO: The State Board of Financial Institutions

Gentlemen:

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Finance Law for the calendar year 1983, is hereby submitted, in compliance with the terms and provisions of 34-29-100 of the Code of Laws of South Carolina 1976.

As of December 31, 1983, there were 291 Restricted Licensees operating in South Carolina, representing 44% of the total licensed finance companies.

There were also 12 formal hearings held, 20 licenses issued, 8 licenses cancelled, 1 license denied, and 1 application withdrawn, and 31 changes of name and/or address effected during the calendar year.

This division, in addition to examining all licensees at least once a year, also checks on the accounts of all persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 825 death claims were physically checked by members of this division.

17 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1983, in addition to numerous telephone and verbal complaints and inquiries.

Respectfully submitted,

Emory L. Hilton, *Director*
Consumer Finance Division
Board of Financial Institutions

SCHEDULE B

BALANCE SHEET

ASSETS	
Cash in Office and in Banks	$ 2,818,797.98
Loans Receivable-Consumer Finance Business	60,691,144.75
Real Estate (Less Reserve for Depreciation-Buildings)	454,542.01
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	1,269,874.99
Deferred Charges	73,131.49
Other Assets:	
(a) Organization or Development Expense	52,167.45
(b) Cost of Financing	27,691.23
(c) Installment Sales Contracts	618,921.58
(d) Miscellaneous Assets	11,730,686.17
TOTAL ASSETS	$77,736,957.65
LIABILITIES AND CAPITAL	
Accounts and Notes Payable:	
(a) Banks	$13,186,268.42
(b) Due to Parent Company or Affiliates	9,908,030.73
(c) Other Short Term Notes and Accounts	6,231,747.84
Bonds	12,228,285.96
Other Liabilities:	
(a) Accrued Expenses	4,142,620.24
(b) Miscellaneous Liabilities	1,023,242.82
Expense Reserves:	
(a) Expense Reserve for Bad Debts	1,871,056.52
(b) Other Expense Reserves	55,406.96
Deferred Income:	
(a) Unearned Interest and Charges-Consumer Finance Bus.	9,215,865.61
(b) Other Deferred Income	361,745.41
Branch Office Capital Net Worth (If Individual or Partnership)	3,619,224.56
Capital Stock: (If Corporation)	
(a) Preferred	(26,550.82)
(b) Common	2,872,380.52
Appropriated Surplus or Capital Reserves	2,367,859.60
Surplus (Including Undivided Profits)	10,679,773.28
TOTAL LIABILITIES AND CAPITAL	$77,736,957.65

SCHEDULE C

STATEMENT OF INCOME AND EXPENSES

	Amount	Percent
Gross Income Derived from Consumer Finance Business:		
Initial Charges — Net	$ 7,834,277.29	22.71
Maintenance Fees — Net	2,756,805.31	7.99
Delinquency Charges and/or Deferment Charges	1,880,149.10	5.45
Insurance Commissions — Net (Including Refunds)	2,640,275.31	7.65
Finance Charges — Net (Including Refunds)	13,400,168.67	38.84
Collections on Loans Previously Charged Off	309,305.98	0.90
Other Income	5,676,797.22	16.46
Total Gross Income Derived from Consumer Finance Business	$34,497,778.88	100%
Expenses of Conducting Consumer Finance Business:		
Advertising	$ 959,438.55	3.59
Bad Debts, or Reserve for Bad Debts	1,294,646.09	4.85
Legal Expense	425,209.87	1.59
Office Expenses	2,227,857.45	8.36
Salaries	12,488,990.96	46.79
Supervision and Administration (when not allocated to other items)	113,426.86	0.42
Taxes and Licenses		
(a) Income	3,258,273.08	12.21
(b) All Others	1,064,386.37	3.99
Travel and Entertainment	790,349.00	2.96
Utilities	1,880,210.56	7.04
Other Expenses of Conducting Consumer Finance Business	2,187,257.64	8.20
Total Expenses of Conducting Consumer Finance Business (not including interest on borrowed funds)	$26,690,046.43	100%
Total Net Earnings Derived from Consumer Finance Business for the period (before deducting interest on borrowed funds)	$ 7,807,732.45	

SCHEDULE D

RECONCILIATION OF SURPLUS OR NET WORTH

Surplus or Net Worth at End of Previous Period		$13,354,239.94
Additions:		
Total Net Earnings Derived from Consumer Finance Business	$ 7,807,732.45	
Total Net Income Outside Consumer Finance Business	146,561.22	
Other Credits to Surplus or Net Worth	1,638,931.17	
Total Additions	$ 9,593,224.84	
Deductions:		
Interest Paid	$ 4,860,500.06	
Amortization	198,582.09	
Dividends Paid	1,831,724.40	
Other Charges to Surplus or Net Worth:		
(a) Transfer of Earnings to Net Worth or Home Office Control	839,632.46	
(b) Miscellaneous	918,027.93	
Total Deductions	$ 8,648,466.94	
Net Additions		$ 944,757.90
Surplus Balance or Net Worth		$14,298,997.84

SCHEDULE E

ANALYSIS OF ASSETS USED AND USEFUL IN CONSUMER FINANCE BUSINESS

Assets Used and Useful in Consumer Finance Business:		
Net Loans Receivable — Consumer Finance Business	$49,604,222.62	
Furniture, Fixtures and Equipment	1,206,060.63	
Real Estate	466,480.92	
Working Capital:		
(a) Cash in Office and in Banks	2,766,229.61	
(b) Home or Central Office Assets Apportioned to Branch or Subsidiary when not allocated among other items in this section	2,059.80	
(c) Deferred Charges, such as Prepaid Company Protection Insurance Premiums, License Taxes and Bond Premiums	500,370.91	
(d) Leasehold Improvements	82,182.91	
(e) Miscellaneous	633,621.51	
Going Concern Value:		
(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	373,344.46	
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful in Consumer Finance Business)	3,444,487.21	
Total Assets Used and Useful in Consumer Finance Business	$59,079,060.58	
Average Total Assets Used and Useful in Consumer Finance Business		$56,101,135.55
Percent of Net Earnings Derived from Consumer Finance Business		
before deducting interest paid on borrowed funds for 1983	13.91%	
before deducting interest paid on borrowed funds for 1982	14.70%	
before deducting interest paid on borrowed funds for 1981	14.40%	

SCHEDULE F

ANALYSIS OF LOANS — CONSUMER FINANCE BUSINESS

Analysis of Loans By Size	ACCOUNTS Percent	ACCOUNTS Number	GROSS NOTES Percent	GROSS NOTES Amount	GROSS NOTES Average
Total Loan Balances Outstanding at Beginning of Period		204,365		$ 53,849,845.30	
Loans Made During The Period					
(a) Loans of $150.00 or Less	15.97	77,174	6.66	$ 10,035,686.28	$ 130.04
(b) Loans of $150.01-$300.00	40.15	193,975	30.18	45,450,944.15	234.31
(c) Loans of $300.01-$1,000.00	42.95	207,495	59.21	89,163,488.39	429.71
(d) Loans of $1,000.01-$4,000.00	.92	4,421	3.84	5,780,436.21	1,307.50
(e) Loans of $4,000.01-$7,500.00	.01	40	.11	164,400.72	4,110.02
(f) Total Loans Made	100%	483,105	100%	$150,594,955.75	$ 311.72
Loan Balances Purchased		1,611		$ 577,517.00	
Loan Balances Sold		376		635,327.38	
Loan Balances Charged Off				$ 1,323,993.28	
Collections				$142,371,852.64	
Total Loan Balances Outstanding at End of Period		226,826		$ 60,691,144.75	
Average Amount of Loan Made During 1983				$311.72	
Average Amount of Loan Made During 1982				$301.35	
Average Amount of Loan Made During 1981				$290.23	
Average Balance End of Year 1983				$267.57	
Average Balance End of Year 1982				$263.50	
Average Balance End of Year 1981				$256.14	

SCHEDULE G

SUITS, POSSESSION AND SALE OF CHATTELS

	Number of Accounts	Amount Due
Suits for Recovery:		
(a) Suits for recovery pending at close of previous period	859	$125,021.18
(b) Suits instituted during period	1,224	341,847.67
(c) Suits on which judgment was secured during period	306	94,302.38
(d) Suits settled before judgment during period	697	225,840.75
(e) Suits pending at close of current period	1,080	146,725.17
Wage Assignments Filed During Period	NONE	NONE
Possession of Chattels Obtained by Licensee:		
(A) Household Goods		
By Legal Process or Contract Right	38	5,398.36
By Voluntary Surrender	3	1,651.00
(B) Automobiles		
By Legal Process or Contract Right	2	918.00
By Voluntary Surrender	3	894.70
(C) Other Chattels and Property		
By Legal Process or Contract Right	NONE	NONE
By Voluntary Surrender	NONE	NONE

Sale of Chattels by Licensee:	No. of Accounts	Amount Due	Amount Collected
(A) With Borrower's Consent	9	$3,751.70	$925.00
(B) Without Borrower's Consent	11	$3,173.60	$487.00

ANALYSIS OF COST OF MAKING AND ACQUIRING LOANS CONSUMER FINANCE BUSINESS

	1983	1982
Total Expenses of Conducting Consumer Finance Business	$26,690,046.43	$23,003,487.94
Total Cost of Making and Acquiring Loans	13,345,023.22	11,501,743.97
Initial Charges	7,834,277.29	6,877,795.33
Excess of Cost of Making and Acquiring Loans over Initial Charges Collected	5,510,745.93	4,623,948.64

ANALYSIS OF EXPENSE PER ACCOUNT CONSUMER FINANCE BUSINESS

	1983	1982
Total Expense of Conducting Consumer Finance Business	$26,690,046.43	$23,003,487.94
Average Number of Open Accounts	226,826	204,365
Annual Expense Per Account	117.67	112.56
Monthly Expense Per Account	9.81	9.38

COMPARISON FIGURES
ANNUAL REPORTS — 1977-1983

Year	Number Licensees	Total Resources	Loans Receivable	Total Loans Made	Amount of Loans Made
1977	294	$64,958,231.23	$49,631,501.72	358,398	$101,959,535.28
1978	292	68,944,584.98	51,231,024.45	370,783	107,307,751.72
1979	293	75,798,437.74	55,527,774.83	370,257	105,997,891.30
1980	276	59,537,306.43	42,912,941.44	369,322	102,267,655.39
1981	273	65,430,115.51	47,494,548.17	391,563	113,641,784.29
1982	283	72,179,400.51	53,849,845.30	442,418	133,322,375.43
1983	291	77,736,957.65	60,691,144.75	483,105	150,594,955.75

Year	Average Amt. of Loan Made	Average Bal. End of Year	% of Net Earnings Before Deducting Interest Paid on Borrowed Funds	Annual Expense Per Account	Monthly Expense Per Acct.
1977	$284.49	$282.09	10.32	$ 90.30	$7.52
1978	289.41	287.51	10.05	90.25	7.52
1979	286.28	290.22	10.94	95.55	7.96
1980	276.91	246.36	13.90	93.23	7.77
1981	290.23	256.14	14.40	112.42	9.37
1982	301.35	263.50	14.70	112.56	9.38
1983	311.72	267.57	13.91	117.67	9.81

ANNUAL REPORT
OF SUPERVISED LICENSEES

CONSUMER FINANCE DIVISION
BOARD OF FINANCIAL INSTITUTIONS

January 1st through December 31st, 1983

TO: The State Board of Financial Institutions

Gentlemen:

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Protection Code for the calendar year 1983, is hereby submitted, in compliance with the terms and provisions of 37-3-505 (2) of the Code of Laws of South Carolina 1976.

As of December 31, 1983, there were 371 Supervised Licensees operating in South Carolina, representing 56% of the total licensed finance companies.

There were also 51 licenses issued, 32 licenses cancelled and 47 changes of name and/or address effected during the calendar year. There were two Restricted Licensees that elected to become Supervised Licensees during the calendar year.

This Division, in addition to examining all licensees at least once a year, also checks on the accounts of all persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 376 death claims were physically checked by members of this Division.

44 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1983, in addition to numerous telephone and verbal complaints and inquiries.

Respectfully submitted,

Emory L. Hilton, *Director*
Consumer Finance Division
Board of Financial Institutions

SCHEDULE A

BALANCE SHEET

ASSETS	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Bus.	Column 3 Total Business
Gross Receivables	$700,655,330.97	$287,239,174.44	$987,894,505.41
Less: Unearned Discount	106,037,978.53	77,685,556.46	183,723,534.99
Total Net Receivables	594,617,352.44	209,553,617.98	804,170,970.42
Less: Reserve for Bad Debts	14,295,478.50	3,332,978.16	17,628,456.66
Adjusted Net Receivables	580,321,873.94	206,220,639.82	786,542,513.76
No. of Outstanding Adjusted Net Receivables:			
Col. 1 / Col. 2 / Col. 3			
252,659 / 111,069 / 363,728			
Cash on Hand and in Banks	1,744,239.41	862,755.59	2,606,995.00
Real Estate (Less Depreciation)	169,944.59	46,629.96	216,574.55
Furniture, Fixtures and Equipment (Less Depreciation)	4,022,048.80	503,124.17	4,525,172.97
Deferred Charges	2,097,526.04	633,337.88	2,730,863.92
Head Office Clearings	None	None	None
Other Assets:			
a. Accounts Receivable	1,366,761.87	12,227,038.50	13,593,800.37
b. Repossessions	974,654.28	591,233.07	1,565,887.35
c. Miscellaneous	2,782,774.24	330,242.56	3,113,016.80
TOTAL ASSETS	$593,479,823.17	$221,415,001.55	$814,894,824.72
LIABILITIES			
Accounts and Notes Payable:			
a. Banks		$ 26,226,782.39	
b. Due Parent Company or Affiliate		671,342,745.43	
Bonds and Long Term Accounts & Notes		29,101,571.46	
Other Liabilities:			
a. Accrued Expenses		3,103,507.00	
b. Dealers Reserve		7,628,195.96	
c. Miscellaneous		6,683,856.12	
Net Worth (If Individual or Partnership)		451,829.64	
Capital Stock (If Corporation)		10,252,933.00	
Surplus		23,529,186.26	
Undivided Profits		36,200,869.25	
Reserve for Contingencies		373,348.21	
TOTAL LIABILITIES		$814,894,824.72	

SCHEDULE B

STATEMENT OF INCOME AND EXPENSES

INCOME	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Bus.	Column 3 Total Business
Interest and Dividends on Securities	$ 12,060,322.55	$ 1,357,748.75	$ 13,418,071.30
Charges Collected and/or Earned	107,946,858.27	36,719,157 19	144,666,015.46
Insurance Commission Earned	4,565,481.92	1,775,132.91	6,340,614.83
Other Income:			
a. Bad Debt Recoveries	921,313.89	132,025.84	1,053,339.73
b. Miscellaneous	240,281.88	2,438,686.91	2,678,968.79
Gross Operating Income	$125,734,258.51	$42,422,751.60	$168,157,010.11
EXPENSE			
Salaries, Wages & Fees	$ 18,151,566.52	$ 5,972,461.49	$ 24,124,028.01
Taxes (Other than Income)	1,238,750.41	443,806.07	1,682,556.48
Depreciation on Buildings, Furniture, Fixtures & Autos	788,819.23	332,887.26	1,121,706.49
Losses — Charge-offs, & Transfer to Valuation Reserve:			
a. On Securities	274,418.83	67,337.37	341,756.20
b. On Loans	8,576,532.83	1,332,840.73	9,909,373.56
c. Miscellaneous	153,788.23	33,562.50	187,350.73
Other Operating Expense	25,481,073.57	9,059,814.60	34,540,888.17
Total Expense (Before Interest & Fed. & State Income Taxes)	54,664,949.62	17,242,710.02	71,907,659.64
Net Operating Income (Before Interest & Fed. & State Income Taxes)	71,069,308.89	25,180,041.58	96,249,350.47
Interest Paid	47,507,859.21	17,072,284.97	64,580,144.18
Net Income (Before Federal & State Income Taxes)	23,561,449.68	8,107,756.61	31,669,206.29
Federal & State Income Taxes	9,923,693.54	3,414,916.24	13,338,609.78
Net Income (Before Dividends)	13,637,756.14	4,692,840.37	18,330,596.51
Interest & Dividends Paid on Capital	1,836,854.81	724,333.78	2,561,188.59
Net Income After Dividends	$ 11,800,901.33	$ 3,968,506.59	$ 15,769,407.92

SCHEDULE C

ANALYSIS OF LOANS MADE

	Column 1 Consumer Loan Business		Column 2 Sales Finance & All Other Business	
	(No.)	(Amt.)	(No.)	(Amt.)
Total Volume During Period:				
a. Precomputed Paper	140,309	$239,283,097.77	113,065	$175,568,003.09
b. Interest Bearing Paper	81,618	251,374,258.37	3,939	21,150,503.88
Total	221,927	$490,657,356.14	117,004	$196,718,506.97
Net Losses from Uncollectible Accounts	8,652	$ 7,553,407.35	1,979	$ 1,075,905.62

Rate Range of Credit Extended:	(APR Actually Charged) (Maximum) (Minimum)	(APR Actually Charged) (Maximum) (Minimum)
a. $300.00 or Less	42.55% to 31.73%	32.62% to 22.11%
b. $300.01 to $1,000.00	37.65% to 27.36%	29.83% to 21.51%
c. $1,000.01 to $2,500.00	31.14% to 22.98%	26.80% to 20.13%
d. $2,500.01 to $4,000.00	27.04% to 20.83%	24.04% to 19.52%
e. $4,000.01 to $5,000.00	25.08% to 19.48%	23.42% to 19.33%
f. $5,000.01 and larger	23.81% to 18.45%	22.52% to 18.00%

Size of Credit Extended:	(Number)	(Amount)	(Number)	(Amount)
a. $300.00 or Less	9,009	$ 1,902,896.99	19,224	$ 3,596,634.80
b. $300.01 to $1,000.00	83,738	53,941,401.99	60,251	34,715,500.10
c. $1,000.01 to $2,500.00	83,987	130,407,757.71	17,649	25,794,301.08
d. $2,500.01 to $4,000.00	23,149	71,818,428.87	5,338	16,763,807.22
e. $4,000.01 to $5,000.00	5,431	24,430,340.21	6,525	29,478,963.82
f. $5,000.01 and larger	16,613	208,156,530.37	8,017	86,369,299.95
g. TOTAL	221,927	$490,657,356.14	117,004	$196,718,506.97

Percentage of the number of Consumer Loans and Sales Finance and other Business Covered by Insurance which was Purchased on Behalf of the Borrower:		
a. Credit Life Insurance	67.79%	49.42%
b. Health and Accident Insurance	55.31%	29.61%
c. Fire or Personal Property Floater	60.23%	32.68%

Delinquency:				
a. Contractually delinquent for 60 days	$ 5,604,397.25	.80%	$2,023,309.60	.70%
b. Contractually delinquent for 90 days	$10,393,045.53	1.48%	$1,651,217.27	.58%

Total number of debtors filing bankruptcy during period	1,161
Total attachments and garnishments filed during period	164
Average Consumer Loan at time made (Amount financed only)	$5,600.44
Number of borrowers afforded opportunity to rescind (R/E Transactions)	13,776
Number of borrowers who rescinded transactions in item above	229